

FORM 6-K

9E3102

SECURITIES AND EXCHANGE COMMSSIOND

Washington, D.C. 20549

AUG 1 2 2002

Report of Foreign Issuer

Pursuant to Rule 13a-16 or 15d-16 of

the Securities Exchange Act of 1934

**PROCESSED** 

For the month of July 2002

AUG 1 4 2002

THOMSON FINANCIAL

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

100 Queen Street

Melbourne Victoria 3000

Australia

(Address of principal executive office)

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorised.

MM

lodging	registered agent number	7159					2 <b>07</b> p	age 1/1	15 July 200
	g party or agent name		Secretary's Off	fice					
office, level, bu	ulding name or PO Box no.	Level 6							
	street number & name	100 Queen St	reet			_			
	suburb/city	Melbourne	state/territ	ory V	IC postcode 300	0			
	telephone		41			L_			
	facsimile	( 03 ) 9273 61						ASS.	I. PREO.P
	DX number		suburb/city			L		PROC	
		Australian Securitie	es & Investments Com	mission	<u> </u>		form <b>207</b>	•	
		Notification of share issue					Corporations /	Act 2001	
		Silare issue					254X(1)		
	company name	AUSTRALIA ANI	, D NEW ZEALAND E	BANKI	NG GROUP LIMIT	red			
	A.C.N.	005 357 522							
Details o	of the issue	I							
	date of issue (d/m/y)	01 / 07 / 2002	or period of issue (d/	m/y)	from /	1	to /		
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class code	full title				are listing a different cla of no more than 4 letters			ow a letter	
ORD	ORDINARY FU	LLY PAID SHAR	E	code	full title	code	full title		
				Α	Α	PRF	preference		
				В	Betc	CUMP	• • •		
				EMP	employee's	NCP	non-cumulative p		
				FOU	founders	REDP	redeemable prefe		
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class of share			2,484,694	SPE	amount (if any) paid, or be considered as paid, \$3	per share 19.24 15.33	amount unpaid (	(if any), per s	\$0.00 \$0.00
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		Melbourne	state/territory	Ŋ VIC	postcode 3 0 0 0	<u>-</u>		
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•						PRF	ode full title	
					A Betc	CUMP	preference cumulative preference	
					employee's	NCP	non-cumulative preference	
					founders	REDP	redeemable preference	
	!				life governor's	NRP	non-redeemable preference	
					management	CRP	cumulative redeemable preference	
					ordinary	NCRP	non-cumulative redeemable preference	
					redeemable	PARP	participative preference	
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	registered agent number	7159					207 page 1/1	15 July a
lodgin	g party or agent name	ANZ Company	Secretary's Of	fice				
office, level, b	uilding name or PO Box no.					_		
		100 Queen St			<del></del>			
	Suburb/city telephone	Melbourne ( 03 ) 9273 6	state/terri	tory v	IC postcode 30	00		
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	company name	AUSTRALIA AN	D NEW ZEALAND	BANKII	NG GROUP LIMI	TED		
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Details	of the issue							
	date of issue (d/m/y)	01/07/2002	or period of issue (d	/m/y)	from /	/	to / /	
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class code	full title	)		If you code	are listing a different of of no more than 4 lette	lass of shar	e, at 'class code' show a letter show the full title.	
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				В	Betc	CUMP	cumulative preference	
				EMP	employee's	NCP	non-cumulative preference	
				FOU	founders	REDP	redeemable preference	
				LG	life governor's	NRP	non-redeemable preference	
				MAN	management	CRP	cumulative redeemable prefe	erence
	1						and the second second	
				ORD	ordinary	NCRP	non-cumulative redeemable	preference
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details of the property:	The issue was made in satisfaction or part satisfaction of the purchase	price of property.
	amount paid in cash amount deemed as paid in shares issued	. 5
	amount of debt released or liabilities assumed (including mortgages on the property)  TOTAL purchase price	\$
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#### Media Release



Corporate Affairs Level 20, 100 Queen Street Melbourne Vic 3000 Facsimile 03 9273 4899 www.anz.com

For Release: 1 July 2002

#### ANZ opens modern branch in Koroit

ANZ today opened a new bank branch in Koroit, providing a modern banking environment offering a full range of financial services in Commercial Road.

The new branch was opened by the Federal Member for Wannon, David Hawker MP and the Mayor for Moyne Shire Council, Cr Brenda Hampson. Also present for the opening were ANZ's Head of Rural Banking Mr Mike Guerin and Branch Manager for Koroit Mr Geoff Harrison.

Mr Harrison, who is also Manager of ANZ's Warrnambool branch, said the branch is the first modern bank for the Koroit community and reflected ANZ's commitment to offer local customers a broad range of options to meet all of their financial needs.

"After the National Australia Bank decided to close in Koroit and Mortlake, a delegation of representatives from Victoria's south-west - led by the Federal Member for Wannon, Mr David Hawker - visited ANZ and made it very clear they would back us fully if we decided to open a branch in Koroit," said Mr Harrison.

"Since we made the decision, the level of support from the community has been nothing short of amazing – from the assistance we received from the Moyne Shire Council in finding appropriate premises, to the local traders association which has been actively promoting the branch," he said.

The Koroit branch will handle all types of customer transactions and enquiries, with staff available to discuss home loans, business lending and investment, financial planning and insurance services.

To celebrate the opening of the branch, ANZ launched a special offer for customers who are considering switching their banking to ANZ Koroit. ANZ will cover the loan approval fee and mortgage switching costs up to a maximum of 0.5% of the value of the loan or \$2,000, whichever is lower, for customers who bring their home or residential investment loan across to ANZ by 31 July 2002.

ANZ Koroit branch - managed by Mr Geoff Harrison - is located at shop 174 Commercial Road and is open from 9.30 am to 12.30 pm and 1.00 pm to 4.00 pm on Mondays and Thursdays and from 9.30 am to 12.30 pm and 1.00 pm to 5.00 pm every Friday.

For media enquiries contact:

Rita Zonius Media Relations Manager Tel: 03-9273 6190 or 0409-655 551

Email: zoniusr@anz.com

Rule 2.7, 3.10.3, 3.10.4, 3.10.5

#### Appendix 3B

#### New issue announcement, application for quotation of additional securities and agreement

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002.

Nam	e of entity	
AUS	TRALIA AND NEW ZEALAND BAN	KING GROUP LIMITED
ABN	05 357 522	
We (	the entity) give ASX the following inf	formation.
	1 - All issues must complete the relevant sections	(attach sheets if there is not enough space).
1	<sup>+</sup> Class of <sup>+</sup> securities issued or to be issued	Ordinary Shares
2	Number of *securities issued or to be issued (if known) or maximum number which may be issued	3,160,006
3	Principal terms of the *securities (eg, if options, exercise price and expiry date; if partly paid *securities, the amount outstanding and due dates for payment; if *convertible securities, the conversion price and dates for conversion)	Fully Paid Shares

11/3/2002

<sup>+</sup> Secretary ter 19 for defined terms.

#### Appendix 3B New issue announcement

4 Do the \*securities rank equally in all respects from the date of allotment with an existing \*class of quoted \*securities?

If the additional securities do not rank equally, please state:

- the date from which they do
- the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment
- 5 Issue price or consideration

Yes, pari passu with existing ordinary shares.

1,500 shares at \$15.33 each
750 shares at \$14.63 each
625 shares at \$13.70 each
2,484,694 at \$19.24 each
672,437 At Nil Consideration
Total 3,160,006

6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets) 2,875 shares issued on exercise of options.
2,484,694 shares issued under Dividend Reinvestment Plan
672,437 shares issued under Bonus Option Plan

7 Dates of entering \*securities into uncertificated holdings or despatch of certificates

3,160,006 shares 01 July 2002

8 Number and \*class of all \*securities quoted on ASX (including the securities in clause 2 if applicable)

Number	<sup>+</sup> Class
1,502,493,201	Ordinary fully paid
34,207,310	Options on issue
64,016,000	1998 Redeemable Preference Shares.
60,016,000	1998 Redeemable Preference Shares (Series 2).

<sup>+</sup> See chapter 19 for defined terms.

	_	
10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	Same as existing fully paid ordinary shares.
Dowt 2	Donus issue as me sets issue	
Part 2	- Bonus issue or pro rata issue	· · · · · · · · · · · · · · · · · · ·
11	Is security holder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the *securities will be offered	
14	*Class of *securities to which the offer relates	
15	*Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has *security holders who will not be sent new issue documents	
	Note: Security holders must be told how their entitlements are to be dealt with.	
	Cross reference: rule 7.7.	
19	Closing date for receipt of acceptances or renunciations	
	Names of any underwriters	
	••	
21	Amount of any underwriting fee or commission	-

11/3/2002 Appendix 3B Page 3

<sup>+</sup> See chapter 19 for defined terms.

#### Appendix 3B New issue announcement

		e ·
22	Names of any brokers to the issue	,
23	Fee or commission payable to the broker to the issue	
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders	
25	If the issue is contingent on *security holders' approval, the date of the meeting	
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled	
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders	
28	Date rights trading will begin (if applicable)	
29	Date rights trading will end (if applicable)	
30	How do *security holders sell their entitlements <i>in full</i> through a broker?	
31	How do *security holders sell part of their entitlements through a broker and accept for the balance?	pro-
32	How do *security holders dispose of their entitlements (except by sale through a broker)?	
33	<sup>+</sup> Despatch date	
Part 3	- Quotation of securities	

You need only complete this section if you are applying for quotation of securities

<sup>+</sup> See chapter 19 for defined terms.

34	Type (tick	of securities one)
(a)	~	Securities described in Part 1
(b)		All other securities
		Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities
Entiti	es that	have ticked box 34(a)
		ecurities forming a new class of securities anal securities do not form a new class, go to 43)
Tick inforn		dicate you are providing the or documents
35		If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders
36		If the <sup>†</sup> securities are <sup>†</sup> equity securities, a distribution schedule of the additional <sup>†</sup> securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over
37 (now )	☐ go to 43	A copy of any trust deed for the additional *securities 3)
Entiti 38	Numl	have ticked box 34(b) per of securities for which tation is sought
39		of <sup>+</sup> securities for which tion is sought
		•

11/3/2002

<sup>+</sup> See chapter 19 for defined terms.

#### Appendix 3B New issue announcement

40	all allot of q lf th rank t t c t t rank t t rank t t rank t t t rank t rank t rank t t rank t r	the *securities rank equally in respects from the date of tment with an existing *class uoted *securities?  The additional securities do not be equally, please state: the date from which they do che extent to which they conticipate for the next dividend, (in the case of a trust, distribution) or interest coayment the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest coayment		
41	Rea now	ason for request for quotation		
		umple: In the case of restricted urities, end of restriction od		
	anol	issued upon conversion of ther security, clearly identify other security)		
42	+sec	nber and <sup>†</sup> class of all curities quoted on ASX fuding the securities in clause	Number	<sup>+</sup> Class
	(nov	w go to 43)		
All en Fees	tities			
43	Paym	nent method (tick one)		
		Cheque attached		
		Electronic payment made		
		Note: Payment may be made electronically at the same time.		ndix 3B is given to ASX
	~	Periodic payment as agreed wit	th the home branch has t	peen arranged
		Note: Arrangements can be m frequent issues of securities.		

Appendix 3B Page 6

<sup>+</sup> See chapter 19 for defined terms.

#### Quotation agreement

- <sup>†</sup>Quotation of our additional <sup>†</sup>securities is in ASX's absolute discretion. ASX may quote the <sup>†</sup>securities on any conditions it decides.
- We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any applications received by us in relation to any \*securities to be quoted and that no-one has any right to return any \*securities to be quoted under sections 737, 738 or 1016F of the Corporations Act at the time that we request that the \*securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the \*securities to be quoted, it has been provided at the time that we request that the \*securities be quoted.
- If we are a trust, we warrant that no person has the right to return the \*securities to be quoted under section 1019B of the Corporations Act at the time that we request that the \*securities be quoted.
- We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before <sup>†</sup>quotation of the <sup>†</sup>securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:

Secretary

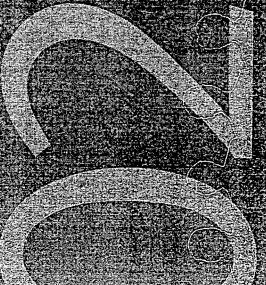
Date: 01 July 2002

Print name:

Karen Ka-Leng Phillips

11/3/2002

<sup>+</sup> See chapter 19 for defined terms.



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- 04 Strategic reorganisation 05 Staff satisfaction grows

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  12 ANZ reduces feets on personal bank accounts
  12 impartant dates fou shareholders
  13 Handy contacts Bushfires bring volunteering apportunity ANZ reduces fees on personal bank accounts

### Chaiman's review

#### Dear Shireholders

Welcome to the 2002 edition of Contact

The last six months have been positive for ANZ and once again we have delivered superior results to shareholders white further establishing a sound, strong base for fature growth.

The kev to good business is not financial success atone. Conpunies must also be upon decroante chieren sAIX smoots that to curionie to helver good usion to be about to shad on medium enedas of customers, but must also pluly meet our responsibilities to our staff and the community.

ARZ's committed to eurning the trost of the community. We realise we use of the start of a born bowners and have much still to do, but we one making the deb, but we one making the startide colle progress through our giving programs and partnerships with community enganisations.

In conjunction with these developments, ANZ has also faunched a Castoner Customer explicit benchmarks for the level of service customers shall expect. Our progress will be reviewed amountly by our auditors and the results published in our amount report.

Charles of the Control

business of bounds branking. It examines how we can make our services news (streamlisted, shapet to andressional and release. The active this, we are empowering our salf, giving them a storager sense of purpose and better opportunities, in stort, we are enabling them to think like. ANZ has also established the Restaring Custamer frith miliative. This program is designed to tudically transform our approach to the customers and actific owners. ANZ's sucress reflects the efforts of all our staff. Our staff have demonstrated or revent-eight committees and tability to meet targets in a changing resistance to ANZ is now an auch none dynamic and enjoyable organisation in which to work.

ANZ has made strong progress in the past six months. We have a strong nimpagenest term and balance sheet and a commitment to austroners, communities and staff that we are confident will enable us to continue deliceving shaneholder white.

Chartes Goode

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ALL STAKEHOLDERS KEY TO VALUE CREATION



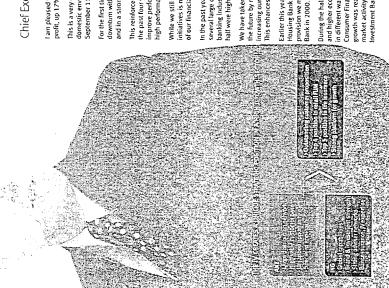












## Chief Executive Officer's review

I am pleased to report to you our seventh successive increase in half-yearly profit, up 17% on the same period last year with earnings per share up 19%.

domestic environment, the international recession, the aftermath of September 11, and the unexpected collapse of several large corporations. his is a very credible first half result particularly in light of the subdued

For the first time in recent memory ANZ has come through the cyclical downtum with consistent earnings performance, containable loan losses and in a strong financial condition. This reinforces ANZ is now a very different bank. Our repositioning over the past four years has included a wide range of initiatives to reduce risk, improve performance, reshape our portfolio of businesses and create a high performance culture.

While we still have some way to go, the collective impact of these initiatives is now increasingly evident in the quality and consistency of our financial results. In the past year, we have seen the rapid and unexpected collapse of several large corporations causing significant centle problems for the banking industry. As a consequence, specific provisions for the half were higher than expected and rose to \$366 million.

This enhances our capacity to deal with similar issues should they arise. the future by reducing our single customer concentration limits and increasing our general provision to one of the strongest in the industry. We have taken steps to mitigate the impact of such circumstances in

Earlier this year, we also settled the long-standing litigation with National Housing Bank in India. This enabled us to recover \$248 million of the provision we made when ANZ sold Grindlays Bank to Standard Chartered

in different ways. Strong consumer confidence supported growth in Consumer fraintee, Small Business and widelih Marahit Management was reasonable but margins stabilised. Despite subdued financial market activity and lower levels of business Investment, our Corporate and and higher economic uncertainty. This impacted our specialist businesses During the half we also experienced an environment of low interest rates Investment Banking businesses generally performed well.

# "We are now intent on doing what is necessary to finish the job."

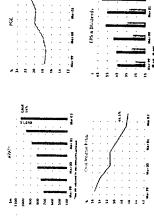
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All but three of our 16 businesses grew their profits over the past skx months and the majority achieved double-digit growth. This demonstrates the strength of our specialised business strategy and the benefits of a diversified portfolio of businesses. It also highlights our caution on risk, our light cost discipline, management capability and our performance oriented culture.

venture with ING. This is an exciting strategic development that, in a single-move, creates a unique strategic position in this high growth sector and takes us jointly to the number four position in real funds management in Australia and to the number one position in New Zealand. At the end of the half, we also announced a wealth management joint

Looking forward, our alm is to be in a leadership position in all of our businesses. We have alteredy achieved this in a number of corporate and personal businesses, but we need to achieve higher growth in the others, particularly on the personal side through organic growth, further restapting of our business portfolio, and through the creation of new growth options.

WE ARE BUILDING A TRACK RECORD OF DELIVERING STRONG FINANCIAL PERFORMANCE



the interests of shareholders, staff, customers and the community. It is no longer about promises. It is about urgent and tangible action that demonstrates we put customers first, that we lead and inspire our people and that we are worthy of the community's trust, while meeting your We continue to face the challenge of achieving real balance between expectations as shareholders. This is an enormous task. In the recent past we launched a range of initiatives which we believe are now differentiating ANZ in the community:

free transaction banking for customers aged 60 and over simpler, low-cost transaction accounts for everyone

a Customer Advocate to help prevent and resolve disputes

a firm stand on rural branch closures

Staff satisfaction is also improving across the board. Almost all our staff are shareholders in ANZ. We believe the calibre of our people, the way we work together and the unique culture we are creating will give us the a Customer Charter making 10 promises to customers on service. platform to outperform our competitors.

progress. We are now intent on doing what is necessary to finish the job. Only then can we stand up and be truly proud of our achievements. We know we have much still to do, but we have made substantive

manageable. Expense growth is being managed within the revenue growth cause a squeeze on morgage margins, partially offset by an improvemen In deposit margins. Loan losses tend to lag the economic cycle and these are expected to remain moderately high, although at levels that are Zealand economies to perform relatively well and for overseas markets to begin to strengthen from their low base. Loan demand is expected to emain reasonably subdued, and rising domestic interest rates are likely to With regard to the immediate outlook, we expect the Australian and New rate, which should lead to further Improvement in the cost-income ratio.

performance and value creation. Notwithstanding a very strong second half last year, we continue to expect a favourable operating performance in the second half. Dur unique strategy, a more favourable environment, our seasoned management team, the strong internal energy at ANZ and our good external momentum should create an environment for continued



# ANZ and ING Joint Venture joins funds management and insurance big league

On 1 May 2002, ANZ and the Dutch ING Group established a Joint Venture, creating a new force in funds management and life insurance in Australia and New Zealand.

This is an exciting development that fills a strategic gap for ANZ in the high-growth wealth management sector.

The Joint Venture, known as ING Austrafia Limited, is owned 51% by ING Group and 49% by ANZ, Clear governance principles have been established with both shareholders having an equal say in

strategir decisions.

Through the move, IMC Australia has become a top tier player in the sector, with the number four position in retail funds management in Australia and total funds under management and administration of A538.4 billion. It has the number one position in recal funds amanagement in New Zauland and a top five position in life risk insurance in Australia.

cealand and a top tive position in life risk insurance in Australia.

Hof Australia provides an outstanding proposition for customers who
can gain access and advice through either ANZ or a network of 6,000
independent professional financial advisers; choose from a wider range

can gain access and advect through either ANIZ on a network of 6,000 independent porfessional financial adversers; choose from a wider range of products and services from a specialist providers and benefit from INICs global investment capability.

ANIZ also has an internal goal to triple annual investment inflows by 2005 through a financial financial manifestion and a specialist providers.

through aligning distribution with customer needs, expanding its sales force of qualited innancial planners and using the improved range of products and investment funds offered by 116 Australia.

ARI'S funds management business, ARIZ Investments, has been transferred to the joint Venture with 116 Could Australia voluted at AS3.75 billion. 116 contributed businesses valued at AS3.75 million and ANIZ contributed businesses valued at AS3.79 million and ANIZ contributed businesses valued at AS3.79 million ANIZ nade a capital apayment to ING. Innanced from intenal resources of AS960 milition, reflecting the relative value of the businesses combuted.

"This is a great partnership for both companies."

Jone McCanana

Speaking about the Joint Venture, ANZ Chief Executive Officer John McFarlane sald: "This is a great partnership for both companies.

"In one move it takes us into the big league in funds management in Australia and New Zealand – we create a sustainable top tier position in wealth management and protection products, access to global investment capability and strengthen our ability to serve customers in the fast-growing funds management and life insurance sectors in Australia and New Zealand.

"By leveraging the complementary strengths of both ANZ and ING the business has the immediate scale, capability and distribution channels to grow strongly and shape the future of the industry over the coming years," he said.

The Joint Venture will provide funds management and insurance products to ANE's coprotate and presonal businesses under the ANE's brand and through professional adviser networks under the NIG brand. It will outsource investment management activities to NIG Group's specialist investment unsiness. NIG Investment Management, which will also acquire ANE's Asset Management business in Australia.

The Chief Executive Officer of the Joint Venture is John Wylie who, since early 2001, was Managing Director of IMG's business that became part of the Joint Venture.

## Strategic reorganisation

In April, ANZ announced a number of organisational changes to advance the development of its distinctive specialised business strategy.

ANZ flattened its business structure to give greater freedom and development opportunities to fit sendor business executives. The previous divisions – Personal financial Services and Corporate financial Services and Corporate financial Services have been unwound, together with their infrastructures. The specialised businesses are now grouped under senior segment heads reporting directly to the Chief Secutive Officer, John McFadane.

In addition, a new Management Board has replaced the former Executive Management Committee. This group comprises the CEO and the twelve most senior executives: David Boyles, Greg Camm, Roger Davis, Bob Edgar, Shane Freenan, Efmer Funke Kupper, Brian Hartzer, Peter Hawkins, Mark Lawrence, Peter Marriott, Grahame Mitler and Elizabeth Proust.

## Staff satisfaction grows

Staff satisfaction at ANZ has increased to 68%, according to the results of the 2002 Snapshot Survey. This compares with a figure of 62% in last year's full Staff Survey, held in July.

The news has been welcomed by ANZ's Chief Executive Officer John McFaflane who thanked staff for having their say and committed the organisation to action on the feedback. There have been positive increases in all survey categories, which confirms we are making excellent progress towards becoming a high-performing organisation," said John McFarlane.

"A highlight for me is the number of people recommending ANZ as a place to work has increased from 5.2% to 6.3%," he said.
About 72% of staff responded to the snapshot survey, compared with 70% tast July.

OUR CULTURE IS CHANGING DRAMATICALLY -IMPROVEMENT IN ANZ VALUES.





## STAFF SATISFACTION SURVEY

JOHR MCARLANE (LEET) AND JOHN PREDEN WITH ANZ'S KNARDS. WITH THERA COPARAME PHALEN, MANAGING DIRECTOR, ATLE INVESTIGATOR BAIN,

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## lohn McFarlane – Banker of the Year

Chief Executive Officer, John McFarlane has been named Banker of the Year by INSTO magazine.

The CEO received his award at a special ceremony in Sydney during February. ANZ's unique strategy to separate the bank into 16 specialist business units and its consistent financial performance were key factors in the award.

Interviewed later, John McFarlane said: "I believe building a great company is about building great buildinesses and then linking then together. What we're trying to do is unleash the potential of some very ratented people by giving them a lot of freedom to take their businesses where they've got to go."

When INSTO asked for nominations for Banker of the Year, the heads of investment banks in Australia were almost unanimous in their vote for John McFarlane.

ANZ received another INSTO distinction award when it was named Foreign Exchange House of the Year. The award was accepted by John Reedyk, Head of Foreign Exchange Sales.

INSTO magazine is a prestige Australian publication for senior management working in finance and capital markets.

John McFarlane was also named Best Financial Services Executive at the 2002 Australian Banking & Finance Awards on 21 May 2002.

"This is an award for my friends and colleagues at ANZ—30,000 of them. And on their behalf, let me thank everyone for voting for us. It's terrific and we're absolutely delighted to collect the award."

IGBS MUFURIAN



NESAN MADOO, LAN MALKE.
PATLET CARNIL.
JOHN MCRRUNE, JOE TARRUGH,
MICHAEL BLARE WEST,
GEEG USTER, GLEEN BOWRING.
DANNY DINICOLO. GOIN AND HIS FIRST LOCAL CEOS. FROM LETT: GRAHAM HUNT,

## ANZ's Board has a new Director - Mr David Gonski.

Introdugig our new Board member

Mr Gonski is Chairman of Coca-Cola Amatil Limited and a Director of Westfield Holdings Limited (Group) and John fairfax Holdings Limited. He is Chairman of the National Institute of Danastic Art, Investec Australia Limited, the Australia Council and the Taxation Working Group of the Prime Minister's Community Business Partnership. Mr Gonski is also President of the Board of Trustees and The Art Gallery of New South Wales.

Announcing Mr Gonski's appointment, Mr Goode said: "We are delighted neone of Mr Gonski's calibre on the Board. As a director of a number of leading companies he brings valuable financial skills and a broad range of business experience to ANZ."

Mr Gonski is also on the Board of the ANZ/ING Joint Venture.

## World-Class Risk Management practice

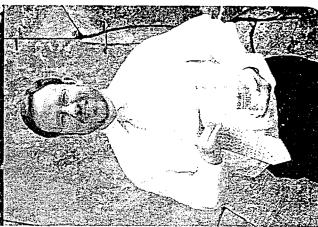
ANZ's Chief Risk Officer Mark Lawrence has been named global Risk Manager of the Year for 2002. The award, from Risk Magazine, acknowledges the lead ANZ has taken in its approach to tackling operational risk.

pioneered here at ANZ. And it's great recognition for ANZ on the international stage," said Mark. Under Mark's guidance, ANZ has developed a series of unique operational risk scorecards for each of "It's wonderful to have this kind of recognition for the work we have its 16 business units.

legal disputes and the actions of governments and regulators.
AHZ'S scorecard approach came to world attention last year when it was recognised by the Basel Committee of the Bank for International Settlements. The scorecards cover 13 categories including fraud, technology failure,

"It's wonderful to have this kind of recognition for the work we have pioneered here at ANZ."





## Restoring the faith of our customers and staff

unleashing the energy and creativity of ANZ's people to create a distinctive In July 2001, ANZ began work on an initiative called Restoring Customer faith, designed to radically transform our approach to the business of branch banking. The Restoring Customer Faith program is about and growing branch banking business that regains the trust of the community and the life-long loyalty of our customers.

As a first step, the Restoring Customer Faith team listened to suggestions from our frontline people. They also looked at successful financial and retail organisations around the world.

network, and came up with a unique model that resembles an internal Tranchising' operation. ANZ has been trialing this model in a pilot market in Doncaster, Melboume, since October 2001, and already we've seen same very encouraging growth in sales performance, customer retention and staff satisfaction. The team then adapted these best practice ideas for ANZ's branch

The branch network in Australia and New Zealand is now being converted to the Restoring Customer Faith model, starting in Victoria.

known as "Local Markets". A "Local CEO" is appointed to run each Local Market as his/her own business – developing and implementing a business plan based on local needs and sharing in the rewards of success. Under the new model, the network is broken up into clusters of branches,

The goals of the program are simple:





RANSFORMING THE PERSONAL CUSTOMER EXPERIENCE



As part of the program, ANZ identified specific business issues from a variety of stakeholders:

ò

#### CUSTOMERS

Restore faith in AM2 ...

Make me feel valued and important

- Make the branch a pleasant place to be
- Reduce the queues and 'stuff-ups'
- Empower branch staff to develop a real, personal relationship with me
  - Simplify the product range and provide value for money on fees

#### SHAREHOLDERS

3uild a self-perpetuating growth engine ..

- Recognise the branch network as a strategic asset that contributes to sustainable organic growth
  - Keep more customers and get more business from them

Regain the respect of the community

Attract new customers

#### STAFF

Action as well as words ...

- Adjust staffing levels to ensure we can meet the demand of our customers at all times
- . Give us better training and recognition

Shift power from Head Office to the frontline

- Remove the obstacles to meeting our customers' needs help us to get it right for the customer first time
  - Provide us with customer data and sales tools so we can deepen our customer relationships and engage more closely with our community
    - Together with the Restoring Customer Faith team, ANZ's Local CEOs will introduce new initiatives that will address these issues - such as:
- Adjusting the staffing model Local CEOs will be able to make adjustments to cover training and sick leave.
- Introducing a Service Quality Champion a new role to focus on
- Building closer relationships with customers through customer nights, feedback groups, better Management Information Systems (MIS) and the use of sales tools and customer information. achieving fantastic service levels across the Local Market.
- Providing better, more co-ordinated training and accreditation.
- closely with the Local Market team to provide seamless service to high Working with Wealth - client advisers and wealth specialists will work
  - Re-orienting Head Office to make it work for the Local Market, not the value customers.
- Refurbishing the branches 'doing up' the run-down branches to create a more pleasant physical environment for our staff to work in and for our other way around! We are determined to get this right. customers to visit.

In the words of Salvendra Chelvendra who heads up Restoring Customer Faith, ANZ Is aiming to have "the soul of a small business and the muscle of a big business" – and ultimately, 1 million new customers by 2005.

## ANZ's Customer Charter

In October 2001, ANZ taunched its Customer Charter. The Customer Charter is ANZ's commitment to provide our customers with a better level

The Customer Charter was developed using feedback from customers, the community, shareholders and staff. It focuses on the service elements they told us were important to get right:

- Simple, fast account opening

  - Access to services

, Plain language communication

Complaint resolution

An expanded Customer Charter was launched on 30 April, 2002 which adds to existing promises:

## New simple accounts, fees and charges promises:

- New simple Fees and Charges booklets for consumer and small
  - Loan comparison tool available for Home Loans on anz.com business customers will be available in branches
- Fees and Charges booklets to be reviewed half yearly (October & April) unless required otherwise by law Not charging a monthly fee on standard variable rate Home Loans

## New branch queue waiting time promises:

- Commitment to aim to serve customers within five minutes
- Some Victorian branches will extend normal trading hours to better

#### important to told us were customers elements get right.

## Yew phone service waiting times promises:

- Commitment to aim to answer all calls within one minute on the 13 13 14 enquiries phone service and the 13 22 73 Credit Card enquirles phone service
- Customers will also be advised of the expected wait time if it is likely to take longer than 30 seconds

## New building relationships with the community promises:

- Commitment to contributing to the communities to which we belong Maintaining our banking presence in the rural communities we are
- Unlimited fee-free transactions for customers aged 60 and over from
  - their personal transaction account
- 15 fee-free ANZ transactions and no monthly fee for Centrelink payment recipients and health care cardholders
- · Paid leave for staff who volunteer for community service

There will be an external audit of performance against the Customer Service Charter promises and this will be published in October 2002.

### of our communities and customers Committed to earning the trust

Charter focuses

**Jur Customer** 

on the service

At ANZ we understand the importance of connecting with our community. We appreciate that establishing real links is not just about making promises. It's about urgent and tangible action that demonstrates we put customers first and are worthy of the community's trust. We aim to be the bank with a human face and a valued member of the communities in

And while we work on accomplishing this aspiration ANZ continues to face the challenge of achieving real balance between the interests of our shareholders, staff, customers and the community.

Earning the trust of the community is an enormous task. We acknowledge we are at the stant of a journey and have much still to do, but we have made substantive progress through our community giving programs and partnerships with community organisations.

We are inlent on doing what is necessary to earn the trust of the community. Only then can we stand up and be counted by those who count – our communities, customers, shareholders and staff.

## ANZ Community Fund

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The ANZ Community Fund is a unique initiative that gives our people in the branches the opportunity to contribute to their local community and establish relationships beyond their day-to-day interactions with customers. ANZ recently announced the pilot launch of the ANZ Community Fund.

to a pool of funds which they can distribute to local community projects. These Manages, together with their local learns, can identify worthy projects to support through proactively working with community organisations and groups and allocate funds in a straightforward non-bureaucratic way. NN2's District and Rural Market Managers and Local CEOs will have access

The program is being piloted in four locations before being rolled out nationally later this year.

laking about the initiative, Chief Executive Officer John McFarlane said: "I'm proud of this program because it has the capacity to make a real stiffeence to people from all walks of life throughout Australia."

#### Volunteering

all staff who wish to volunteer service to the community. The move is part of an effort by AVI? to develop a culture that values providing services to the community while acknowledging staff already volunteering in the community. AVI, provides a full day's paid leave per year for staff volunteering in their community. AVI, provides a full day's paid leave per year for staff volunteering in their community. In July 2001, ANZ introduced its volunteering program – paid leave for

The program has been a resounding success and extremely well received by staff and the community. Across Australia and New Zealand, staff have contributed 4,000 volunteer hours to our local communities. And the count



earn the trust of

on doing what is necessary to

We are intent

the community.

ÄHZ'S VOLUNTERE Ó METTE …, COUNTIGS THE NUMBER OF ANZ VOLUNTER LEAR Hoges compibuted to formwerties across Ansestia and Hey Zealand. 

#### **Credit Helpline**

One of NNE's major community partners is Credit Helpline – a not-for-profit company that provides fee and independent telephone advice to Victional consumers who have tredit or debt problems, in addition to providing. — Credit Helpline with financial support, ANZ recently donated computers which were used by ANA Staff to set up new networks, an email system and a new vebsite.

Credit Helpline provides acturate specialist information on: consumer credit and debt problems; credit chas and sades; bons and mortgage recent consumer credit cases; and topical issues in consumer credit. As well as telephone advice and referral, Credit Helpline undertakes some research for callers and advises on contracts received from callers by lax or mail.

Credit Helpline provides free and independent telephone advice to Victorian consumers who have credit or debt problems.

## Foundation for Rural and Regional Renewal

The foundation for Rural and Regional Renewal (RRR), encourages partnerships between rural and regional communities, philanthropy, and helps government and business to identify, fund and implement projects that will reinvigorale rural areas.

ANZ is in the third year of an \$800K commitment to the FRRR. In previous years ANZ's contribution has helped make numerous youth development programs possible including the national Youth after Centre program, the 'Lead On - Real life Regional Leaders' project in Victoria and The Hyden Youth Place project in Western Australia.

An affiliation with FRRR is another way ANZ demonstrates its commitment to the long-term development and sustainability of rural Australian communities.

## Foodbank Australia

Foodbank Australia is a national network of not-for-profit agencies that accept donations of food and distribute them to chanites, helping feed over 20,000 people a day. ANZ has been a major supporter of Foodbank for a number of years and in 2000 pledged a \$1 million grant over five years.

However, our support goes beyond a financial contribution. It also includes staff involvement through regular volunteering around the country and providing professional expertise by having senior executives on the National and State Foodbank Boards.

## Bushfires bring volunteering opportunity

Claudine Bitar put her AM2 volunteer leave to good use when she went fierfighting in New South Wales. Claudine was called out to a national park in the suburb of Heathcote where she spent a long day checking for spot fires and ensuring there was no threat to properties of nearby refederis. The following week she was sent to the Sydney Police cente in Dadinghurst to take calls on the fire Hotline from 7 pm to 7 am.

Caudine then spent one weekend working in operations at the Wollondilly Rual Files Station, asswenged calls from lengithers, residents, media and local government officials. As ANZ, Claudine works in Postfolio Management for Small to Medium Business.

"I am grateful ANZ was able to offer me volunteer leave. It's important to me that I could put back some time and assistance in our community in a time of crisis."

CLAUDINE BITAR



## mportant dates for shareholders

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#### Handy contacts

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## ANZ reduces fees on personal bank accounts

In February, ANZ launched two new transaction banking accounts providing customers with lower fees and easy-to-understand fee structures.

ANZ Access Advantage Account is an ideal way for "high transactor" customers to manage their money.

Access Advantage Account

For a low \$5 monthly service fee, it provides unlimited transactions through all ANZ channels: branches, AIMs, via EFIPOS, or by Phone and interest Eathking, It also provides customers with the option of an overful Earlin, the quebook facility and the ability to link their Access Advantag account to other ANZ accounts.

Children, students and customers over 60 will receive fee waivers on the monthly service fee.

ANZ Access Select Account is ideal for customers who do not make a los of withdrawals. It has no monthly account service fee, and provides customers with six fere withdrawals per month at ANZ ATMs. Intough EFIPOS or via ANZ Phone Banking. It also provides customers with unlimited fine ANZ Intended Banking assactions. Pub., there's the optic of an overdaff and chequebook leadily and the ability for customers to link their Access Select account to other ANZ accounts. Access Select Account

Simplicity, and Personal Cheque accounts – are currently being phase out. ANZ's Access Deeming and Access Basic accounts are still availab AN2's previous range of transaction accounts – Access Flexible, Value

ANZ's new Access Accounts are supported by a range of specialist savi accounts including ANZ Progress Saver, tenn deposits and the ANZ V2 F Cash Management account.

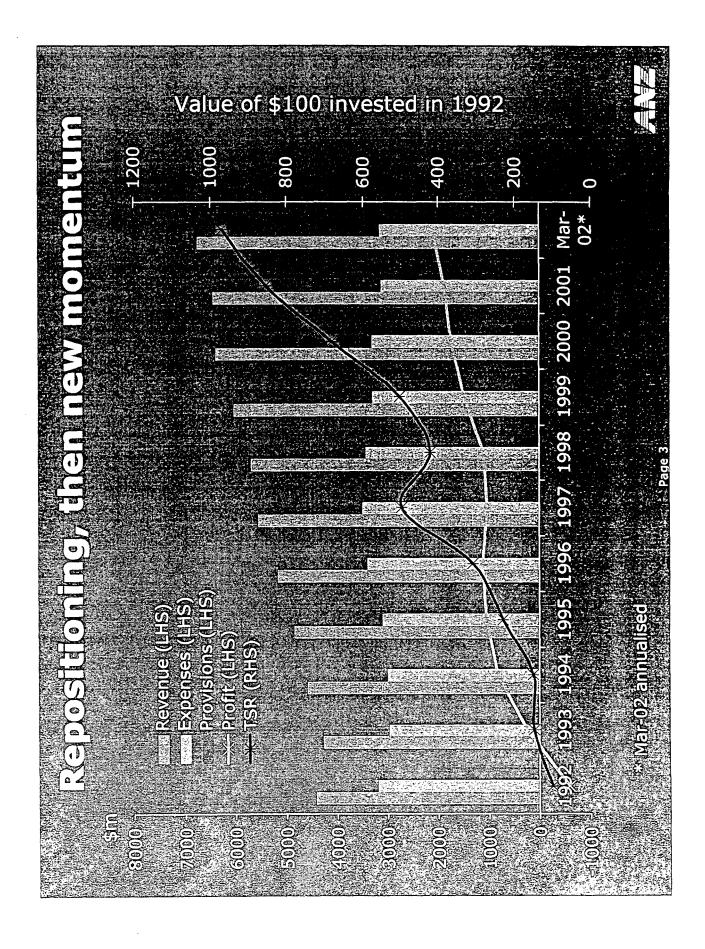
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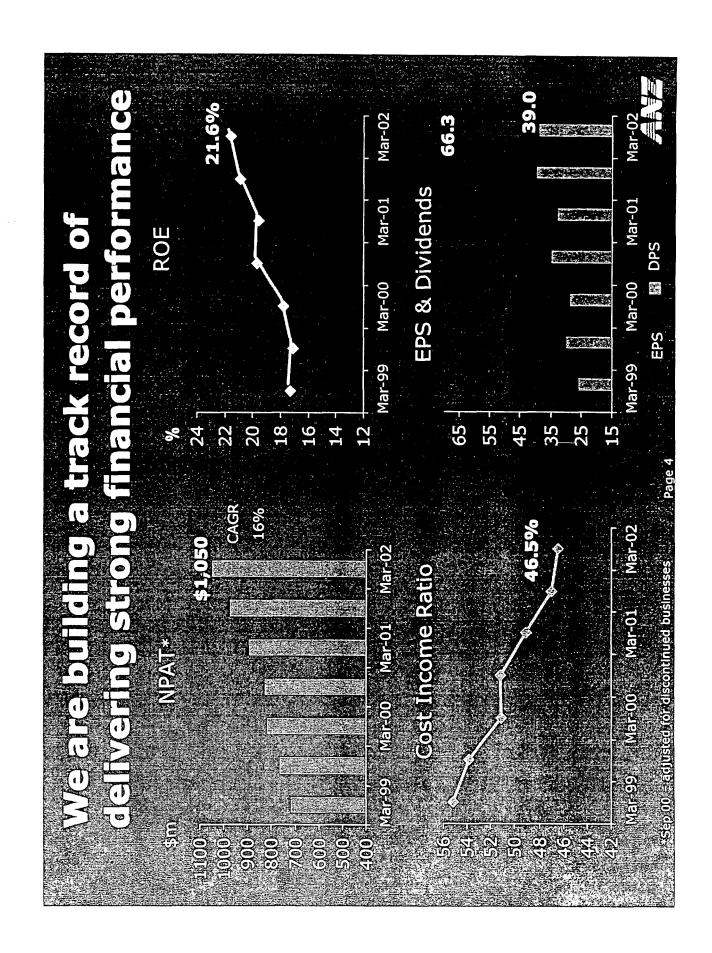
European Roadshow Briefing Pack

Australla and New Zealand Banking Group Limited

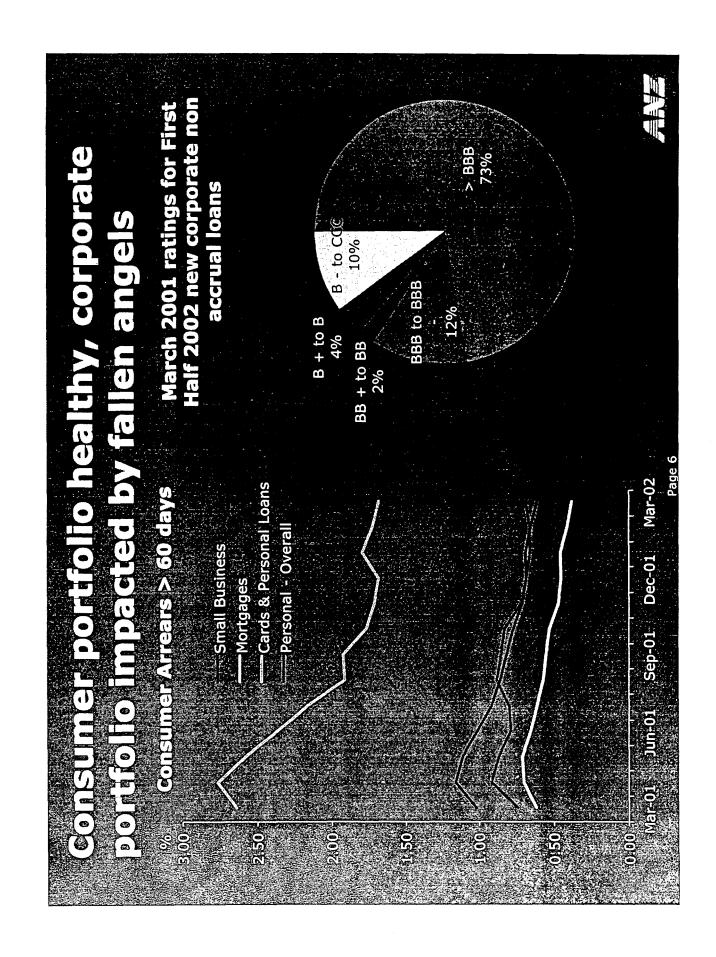


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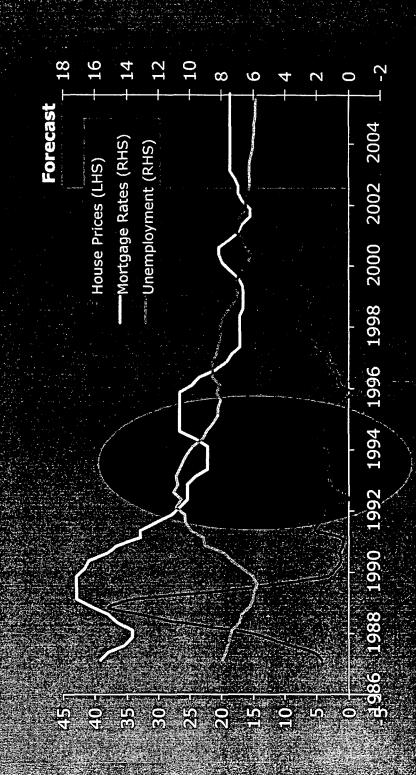




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	Peisonali Banking Australia Matoni	Morregeges Institutional Bankino	Wealth Management	Consumer Finance	Transaction Services	Corporate Banking	Small Medjum Business	Treasury	Asset Finance	Personal Banking NZ	Pacific/Asta Consumer	Foreign Exchange	©⊚rp Financing & Advisory	Structured Finance	Capital Markets







Fitch: "Unemployment growth is the strongest cause of default. Rising interest rates a second major stress"

Historical mortgage loan loss rate 2-3 basis points



# OUR CHOWATHER CANCE - THE CHIVALE

Extend specialisation

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Grow customer numbers
 Increase share of wallet

## 

Invest in high growth

areas

Drive productivity

## 

## 

## Our targets

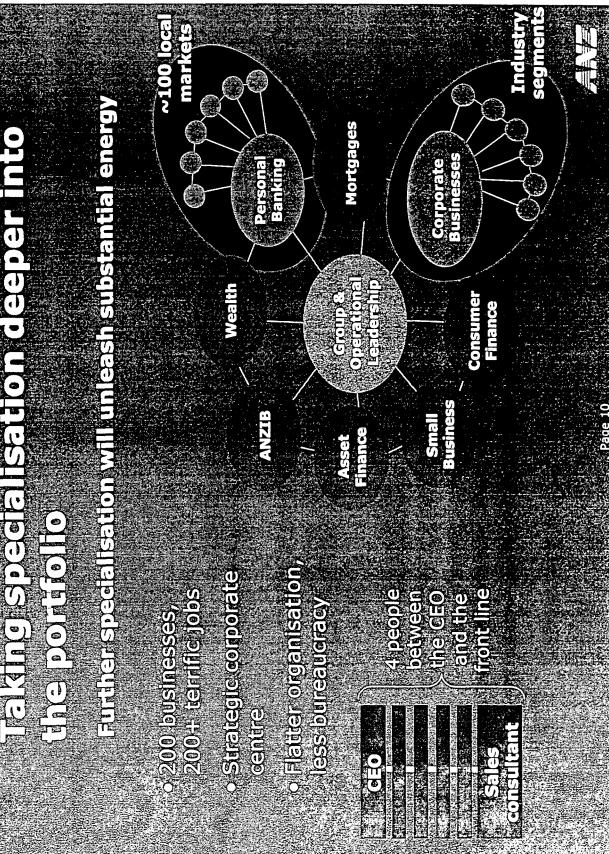
- materially higher Revenue growth than expense growth
- units to sustainable Take business eadership positions

Build specialist
 capabilities
 Exit weak positions
 Risk reduction

- strategic options Build a range of
  - Step changes in positioning
    Creating new growth options
    Proactively shaping industry



# The Speckinshon deaper in



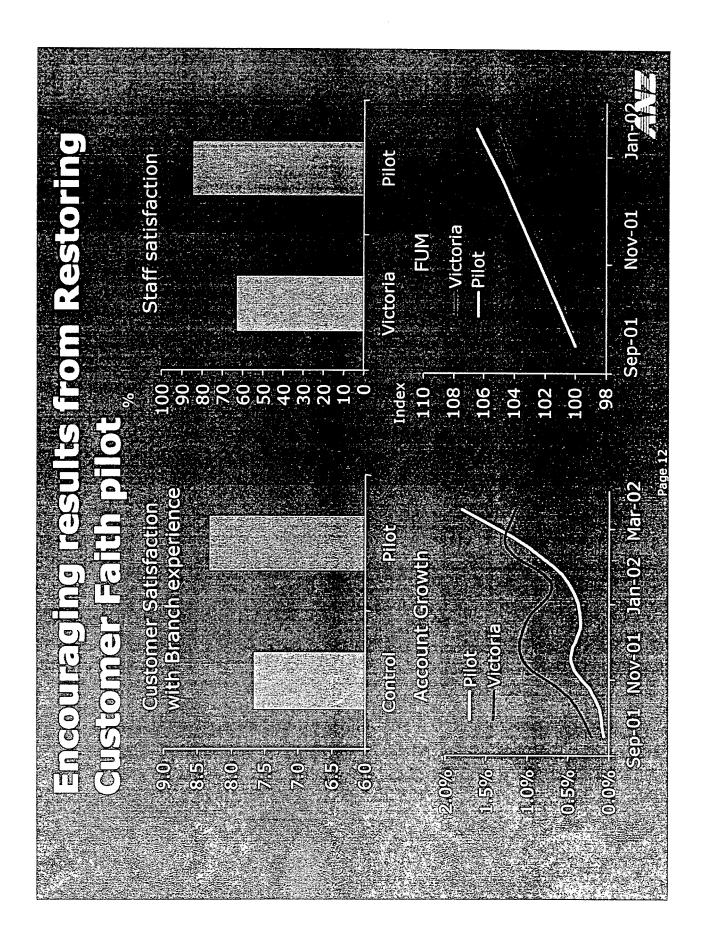
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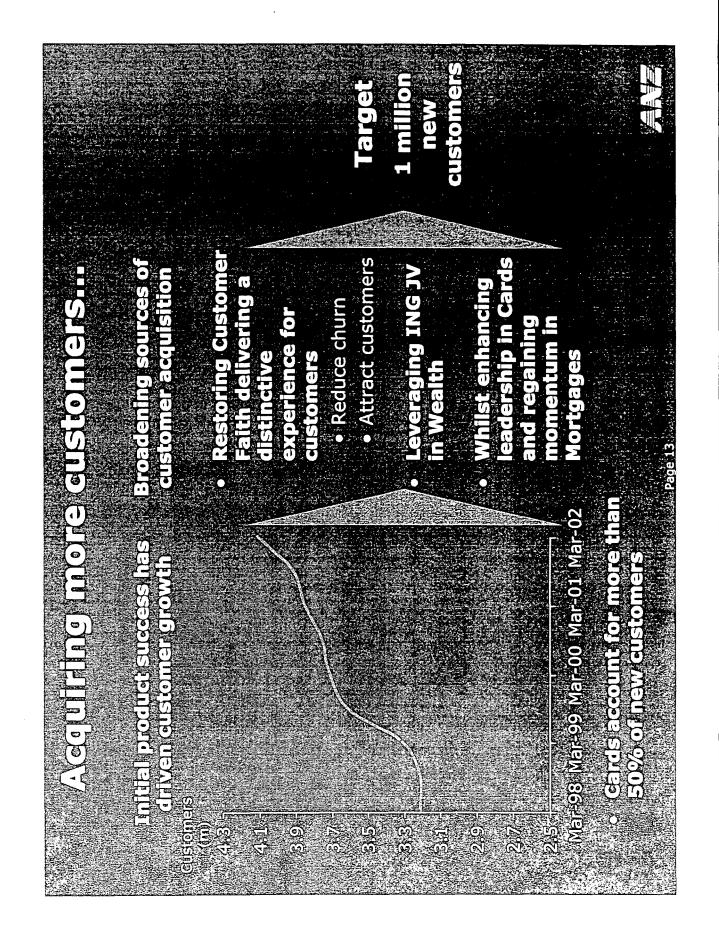
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- Approximately 100 local market-based businesses
- o Logal Varket Managers Eggal GEOS
- o Greate autonomy to sat logal strategies
- o An ownership culture emongskiff – Think IIK customer, actilike an own

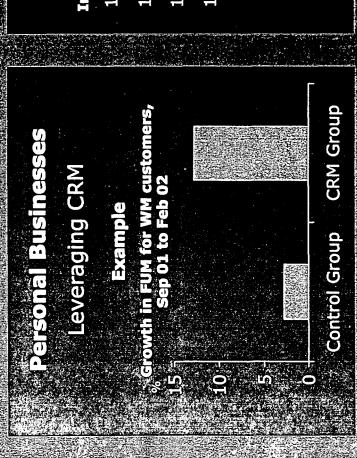
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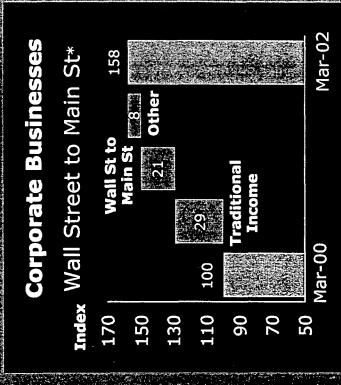






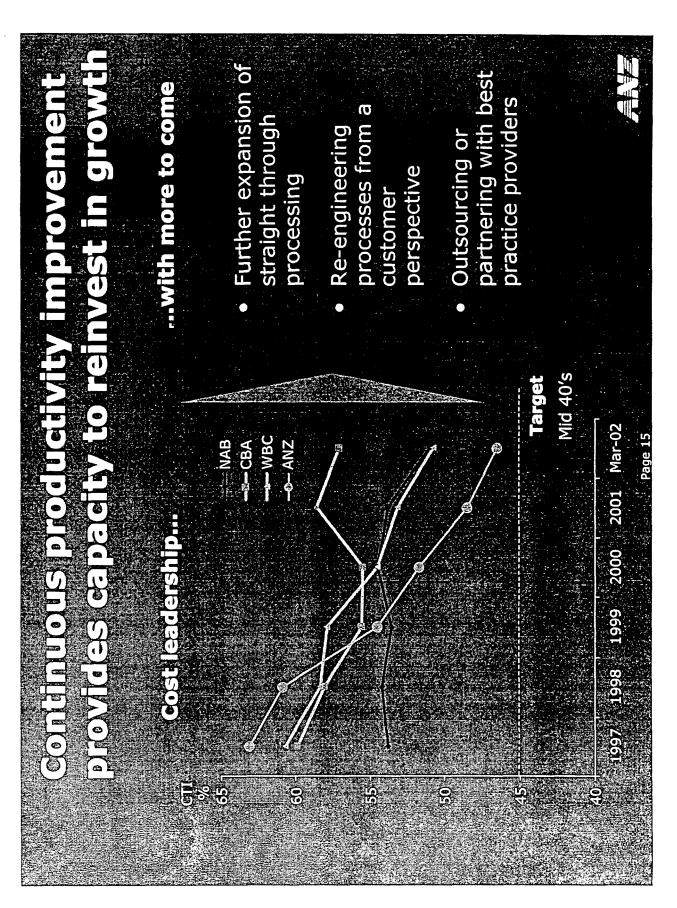
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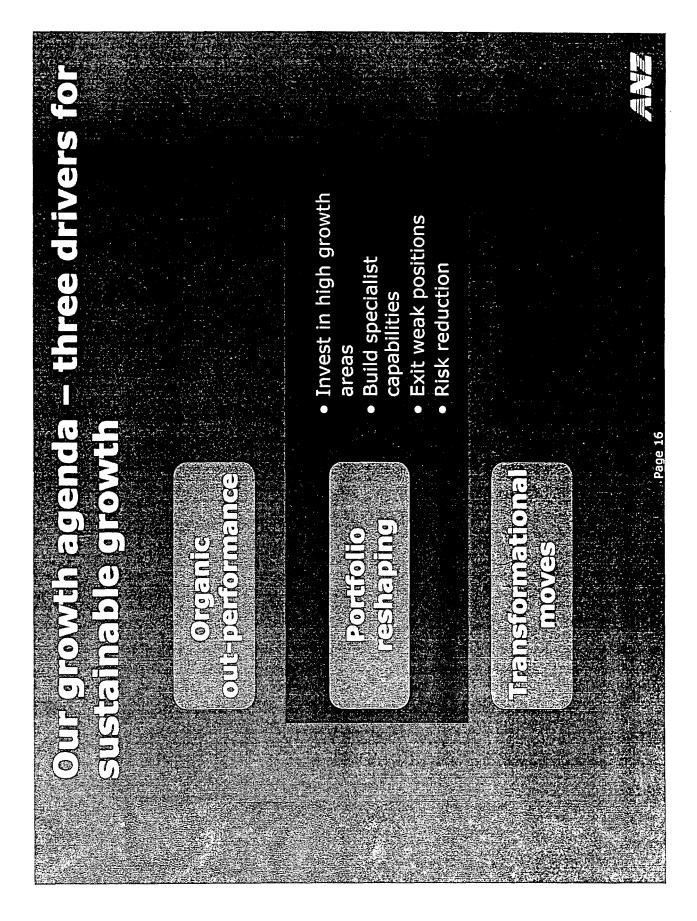




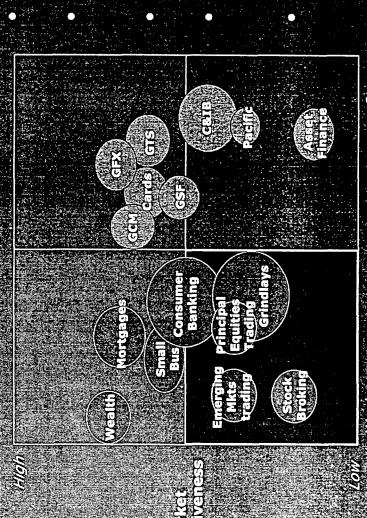
- o Extend our NIACE expertise into our personal businesses and smal
- Leverage our JV with ING to grow sales of wealth products
- ে নিটোটের sales force numbers and effectiveness







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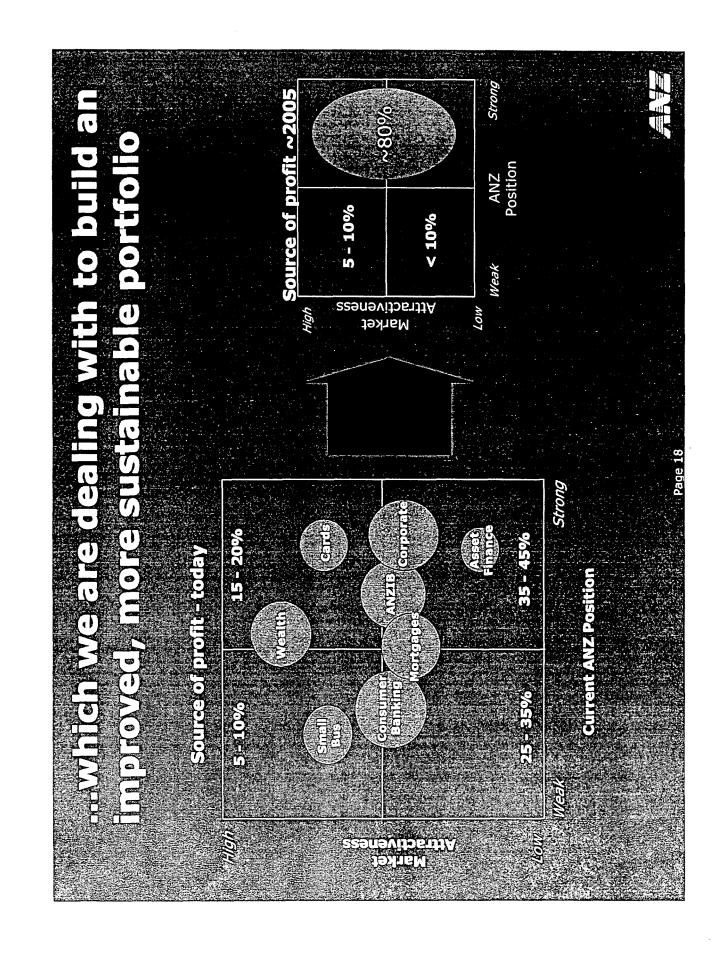


Earnings from volatile country markets

Exposure to non-core business with limited capability

Poor understanding of risk positions

 Poor capabilities in some core domestic markets Strong corporate
 business, resulting infortfolio being skewed
 toward corporate



### strategic position in a high growth secto Our JV with ING creates a unique

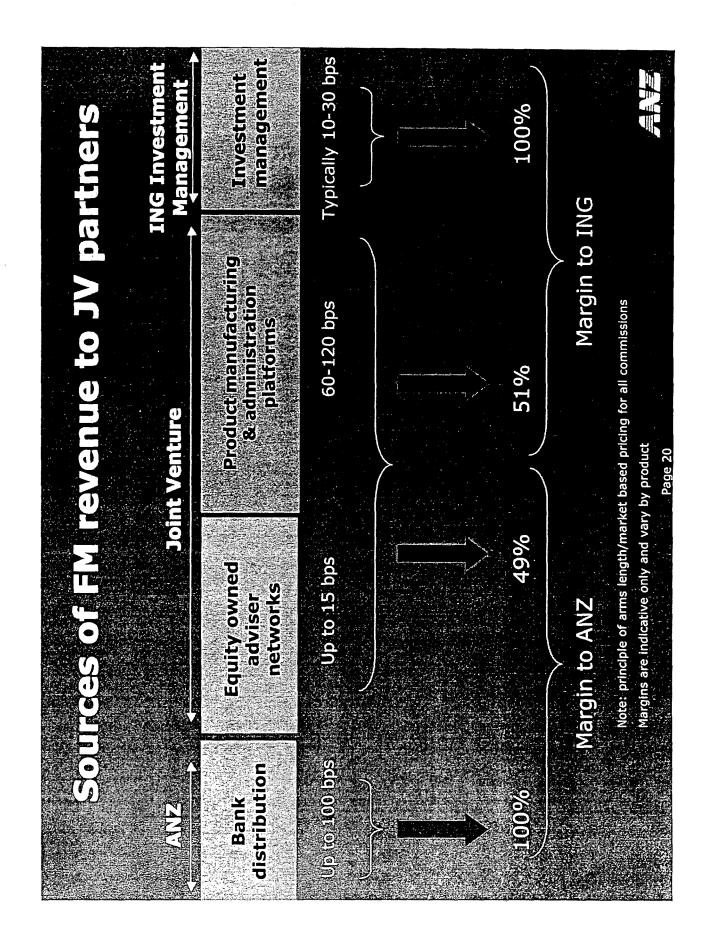
## Bringing together complementary strengths

- Large distribution network
- High value customer base
- Untapped opportunity Specialist approach

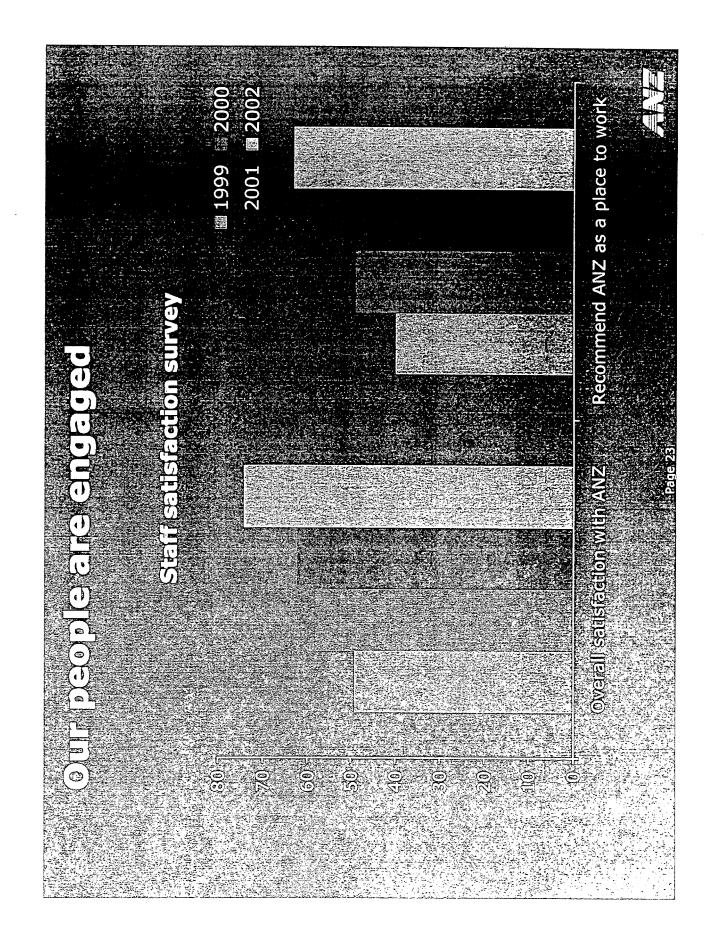
- o Globel reapaibilines
- Breind & Investment Strength
- Strong advisernetworks
  - Bancessurance, JV

- Outstanding proposition customer
- Top 4 position in retail FUM
- Top 5 position in life insurance
- Strong platform for growth





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- ONS member beard, with CEO only executive director
- = Non-executive directors are neither substantial suppliers or eustomers, or past ANZ executives eustomers or past ANZ executives
- Nonhexecutive Chalinian is
- ©ണ്ളില്ല് governance policy in place dealing with audit
- े ANZ's auditor may not provide non-audit services, except in speanle बारबाmstances and following approval by the audit
- ে 🛝 দিঙিএগ্ৰাপ্ ৩টি market leading disclosure and transparency
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- Bonuses principally in the form of deferred shares
- ரிர்ளேர்[IVe] ரன்னேச் long term, sustainable value



### Maintain AA category EPS growth > 10% Targets affirmed CTI – mid 40's • ROE > 20% Surongurestill in takellanging anvironment o Positive second in Front Court Court ्रणाग्रजम् । अपन्यम् । अपन्य स्थापाण्यम् ं (व्राट्टान ब्राप्क भूषित स्वर्धितार्थित Erzelkoutkenfulle - Spackalisation



this presentation is general background information about the bank.

Alt at the date of the presentation. It is information given in summary serior purport to be complete. It is not intended to be relied upon as investors or potential investors and does not take into account the obedives financial situation or needs of any particular investor. These considered, with or without professional advice when deciding if an investored with or without professional advice when deciding if an of considered, with or without professional advice when deciding if an of considered with or without professional advice when deciding if an of contact.

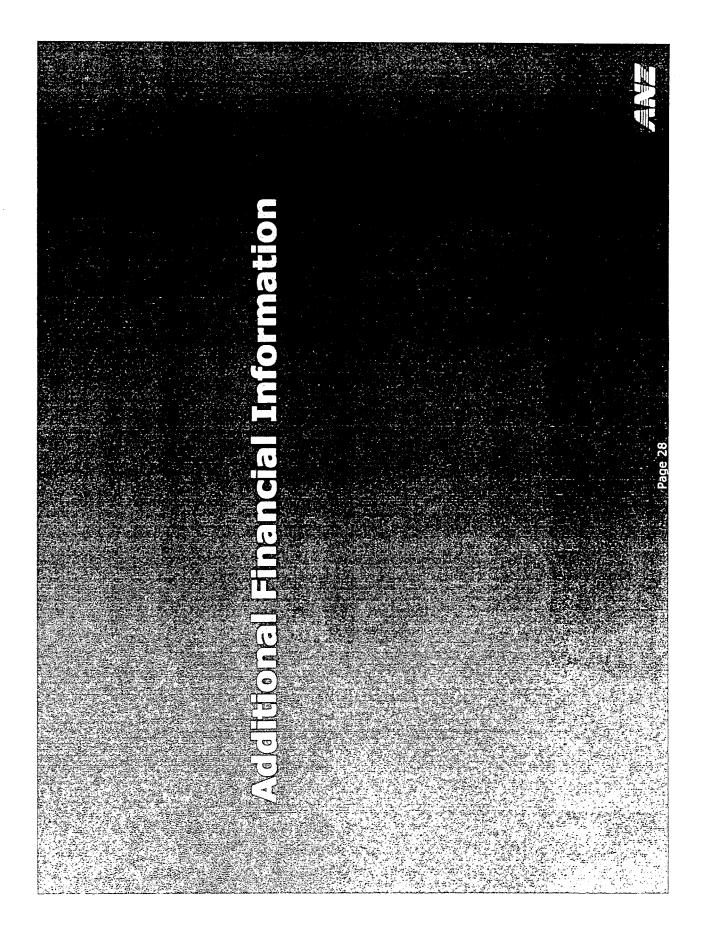
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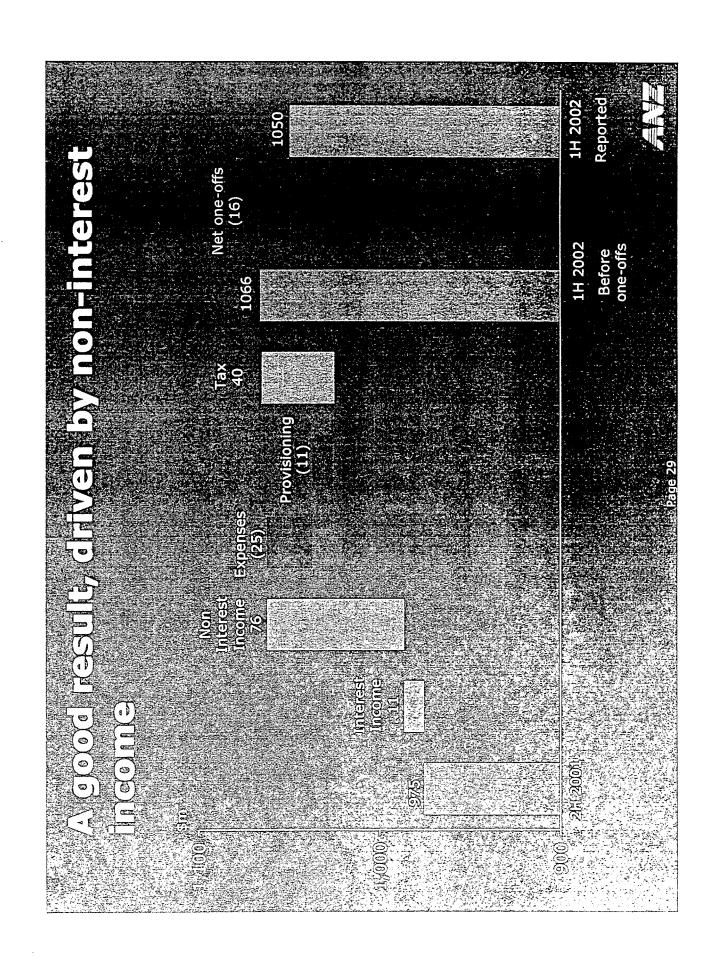
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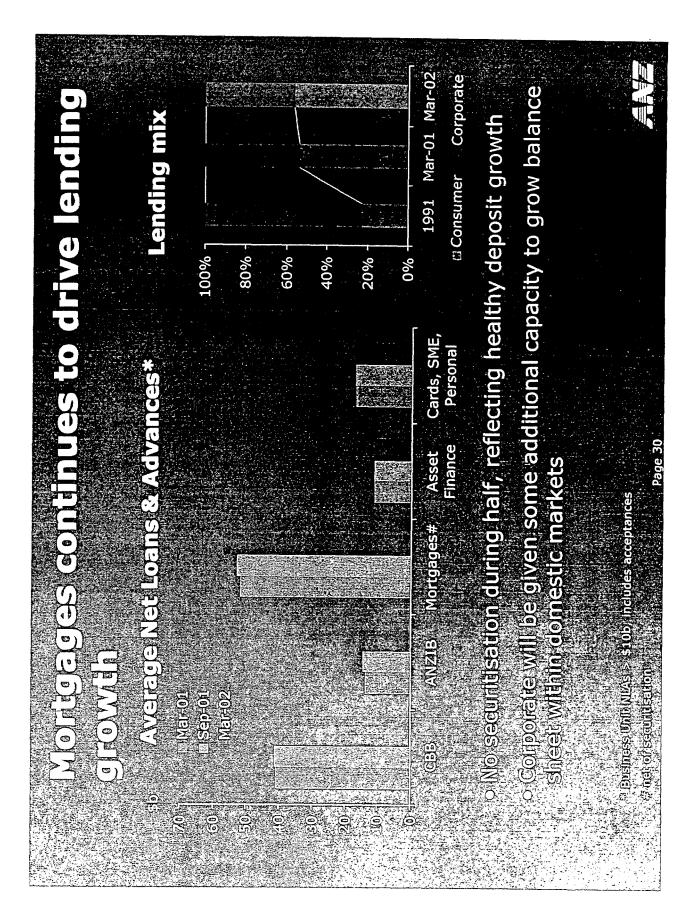
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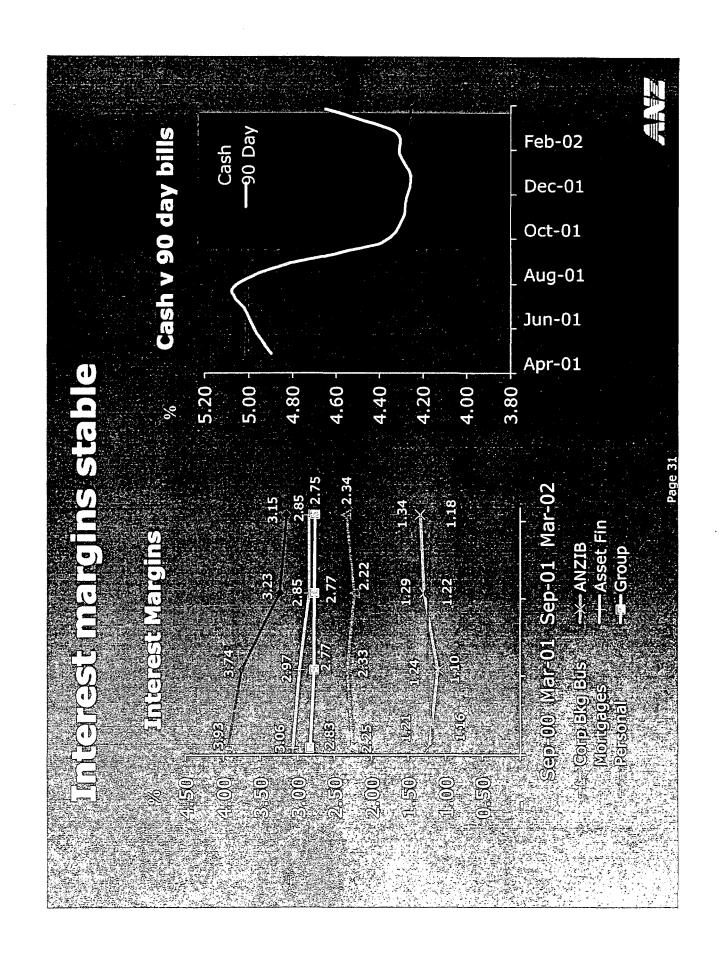
Head of Investor Relations

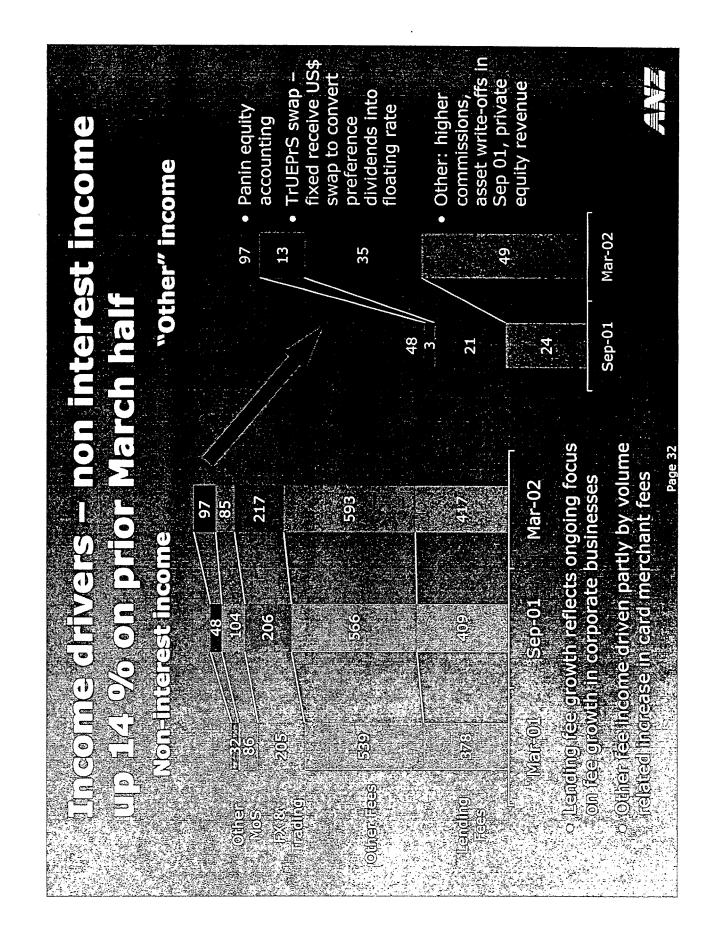
A. (668)/9273-4185- (68. (613)/9273-4091. e-mail: gentryp@anz.com

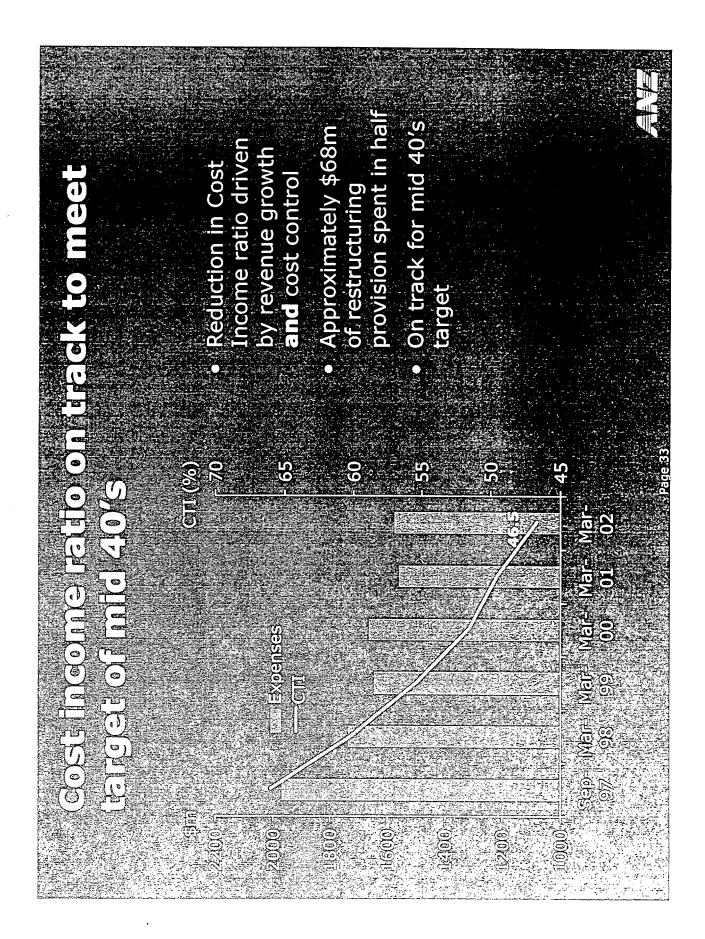






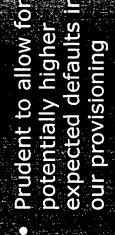


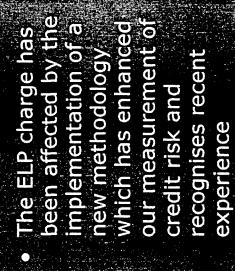
















## Revised copie increcement targets

িটিডিপোদিও তেলঙাবিভিন্তেদীতান of the impact of the ING JV, the increasing তিত্তুদাই ছিy দেৱদানত্তি হতুভাবাহিত on adjusted common equity (ACE) and APRA's While prostate reconsistent and representations and representations and representations are represented and representations and representations are represented and representations are represented and representations are represented and re

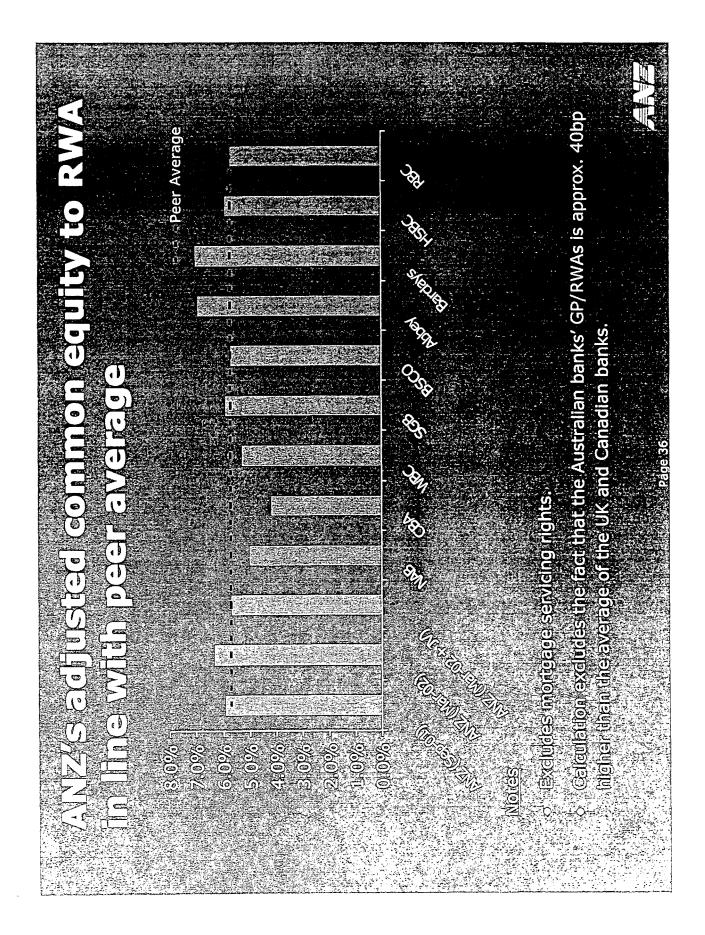
### 

- Terget ratioss thner Tier 1- $6\%_n$  Ter 1-7%
- ১ ভিততি কৈpfiel at least equal to হেত্যাতালী হৈ প্ৰিচাৰি
- ou Sunfilations rep<mark>itatinos AA</mark> courony reitino
- Comparable with competitors
- ি Redweed cost where possible

### Revised

- ACE/RWA 5.25-5.75%
- March 02 6.3%
- March 02 ING JV proforma5.7%
- Book capital at least equal to economic capital
- Sufficient capital for AA rating





ি শিয়াইটালী ভিত্তিগাতীলাপু তৈ perform relatively well with overseas িন্যাইটাইটিডিজিনিটিডি তির্দি দিনিদ শিক্তিলা weakness

ા∟⊘કામ લે⊜માત્રકામળી કિલ્સ્⊅ુલ્લિંગ જિલ્<mark>લામાં માત્ર remain reasonably subdued</mark>

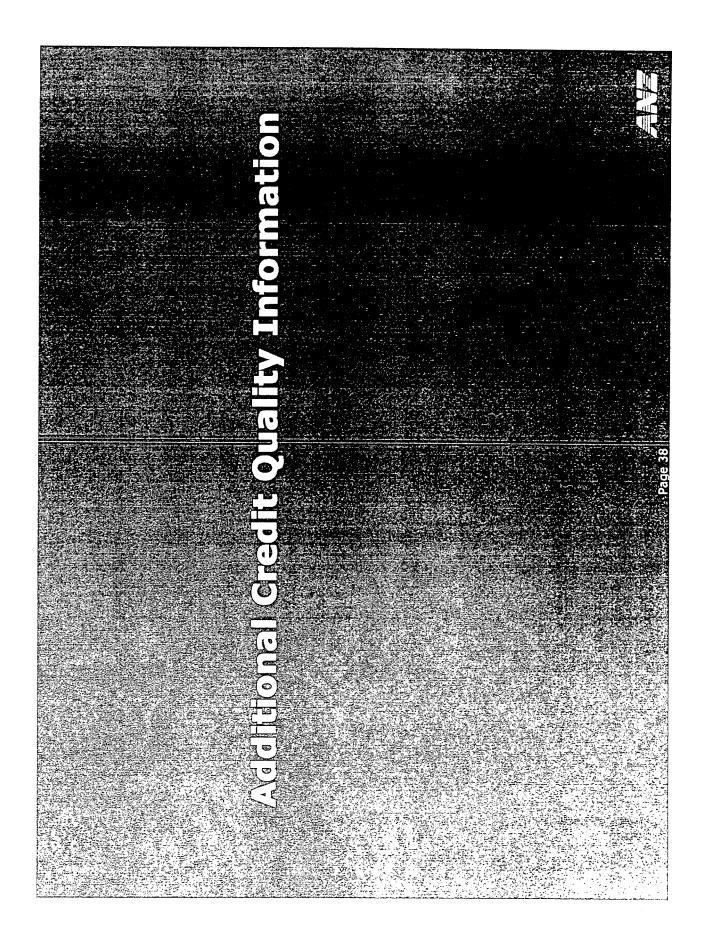
ি মিsিটিড Interest rates likely to pressure net interest margins in ামিতাণ্ডেরভুভs, partially offset with gains in Personal Banking

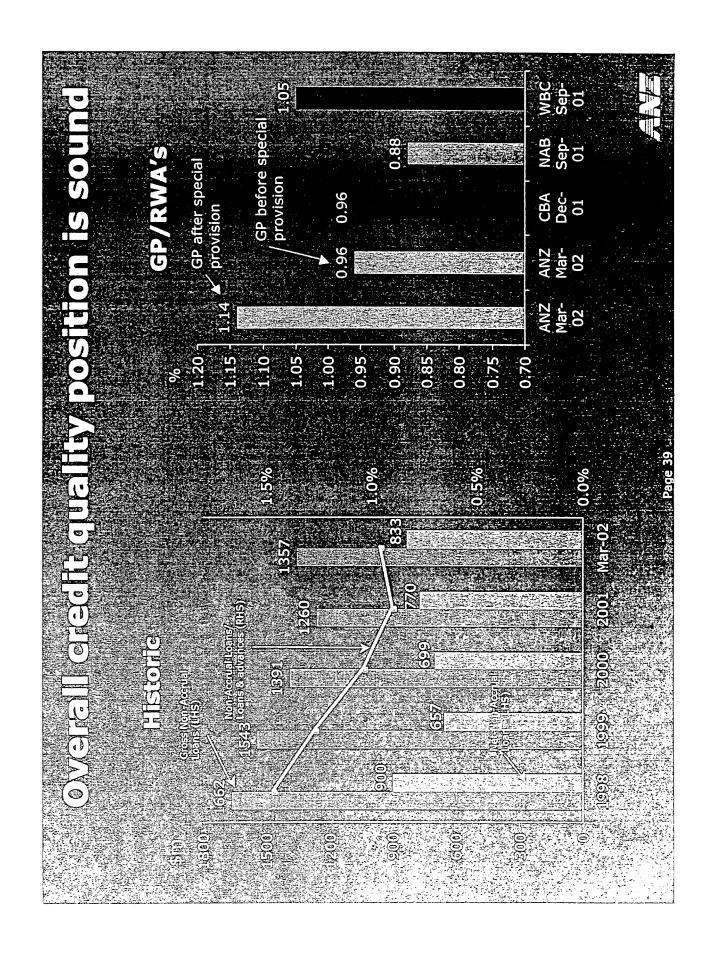
ં ક્રિણેલલી/Itલ provisions expected to remain moderately high as we Worlk through the economic eydle.

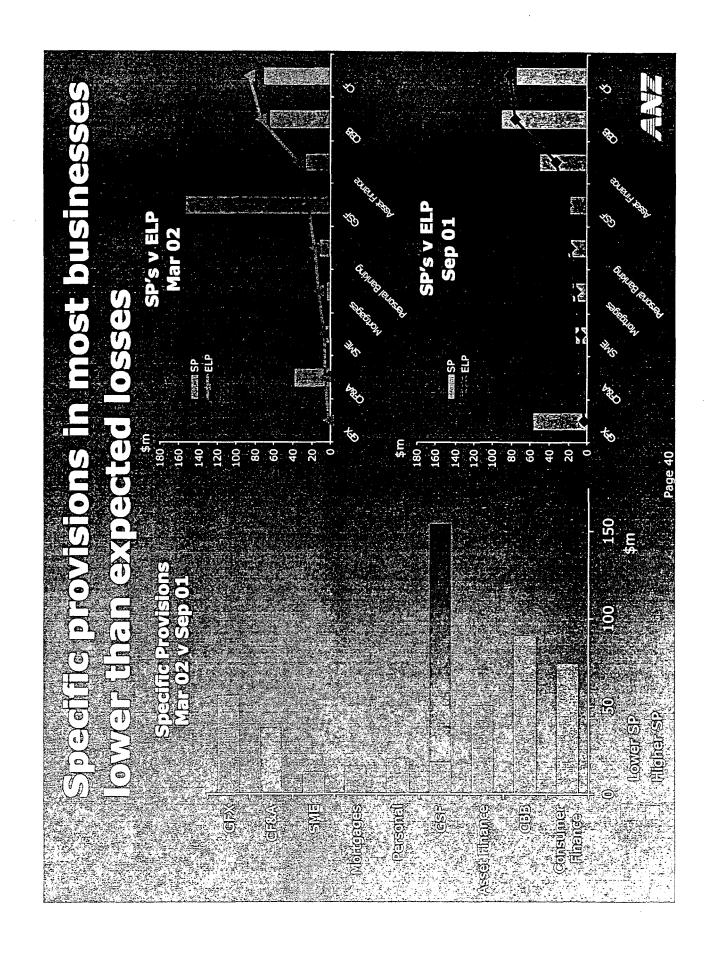
ि © st growth rate lower than revenue growth rate with rrestilleant Improvement in cost-income ratio

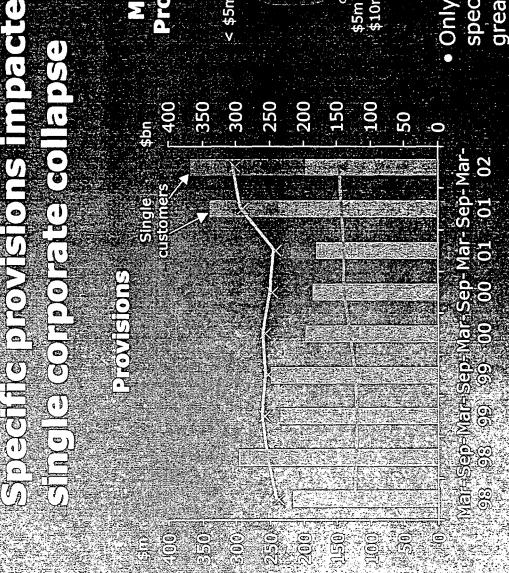
े डीब्रह्णावी मिह्यानिर्णगार्वीक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष्मिक्ष Weny strong similar period last year



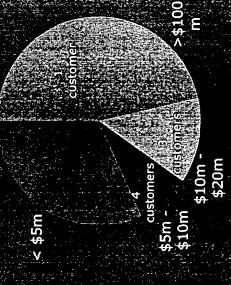






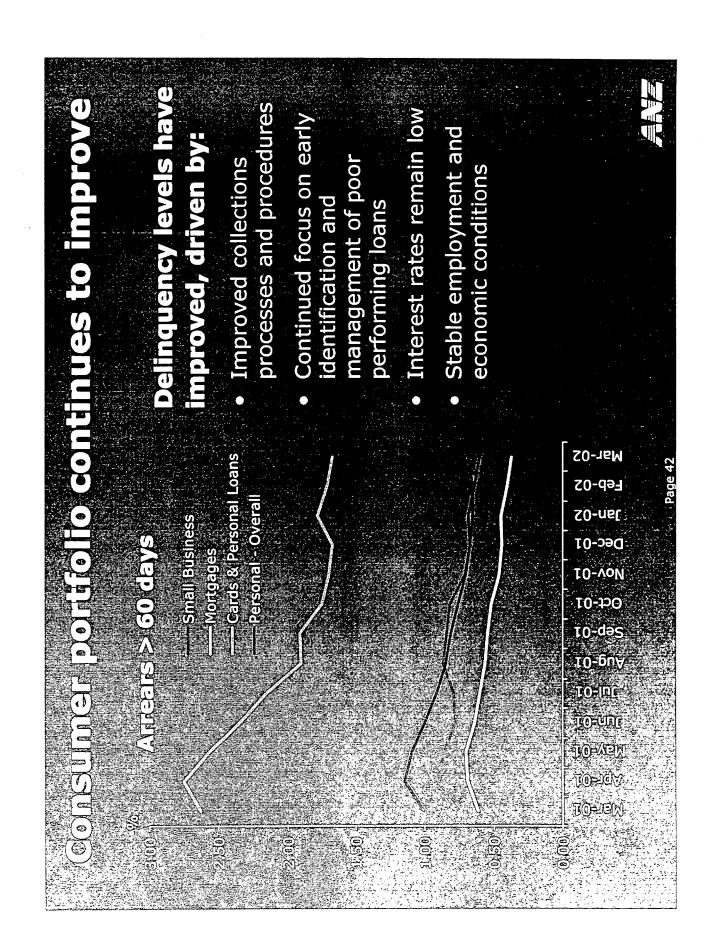


Mar-02 Specific Provisions by size



- Only 4 customers with specific provisions greater than \$10m
- Excluding Enron, specifi provisions declined 42%





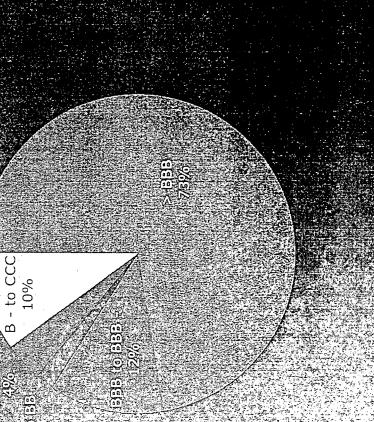


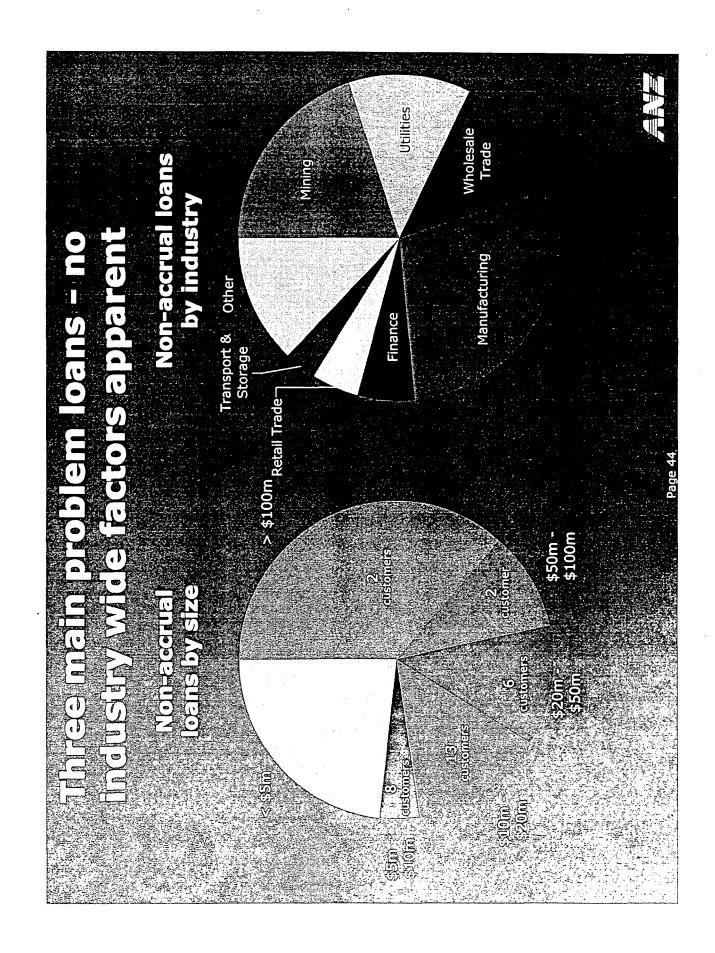
Walteh 2009 ratings for first Half 2002 new corporate non accrual loans

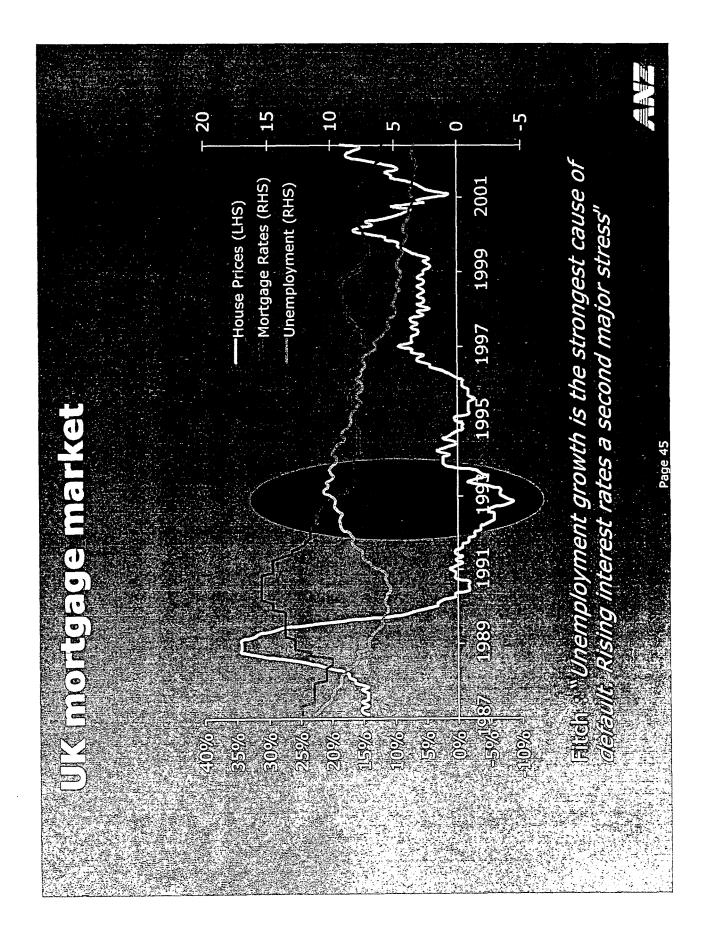
Speed of collapse difficult to model

We will continue to diversify the portfolio

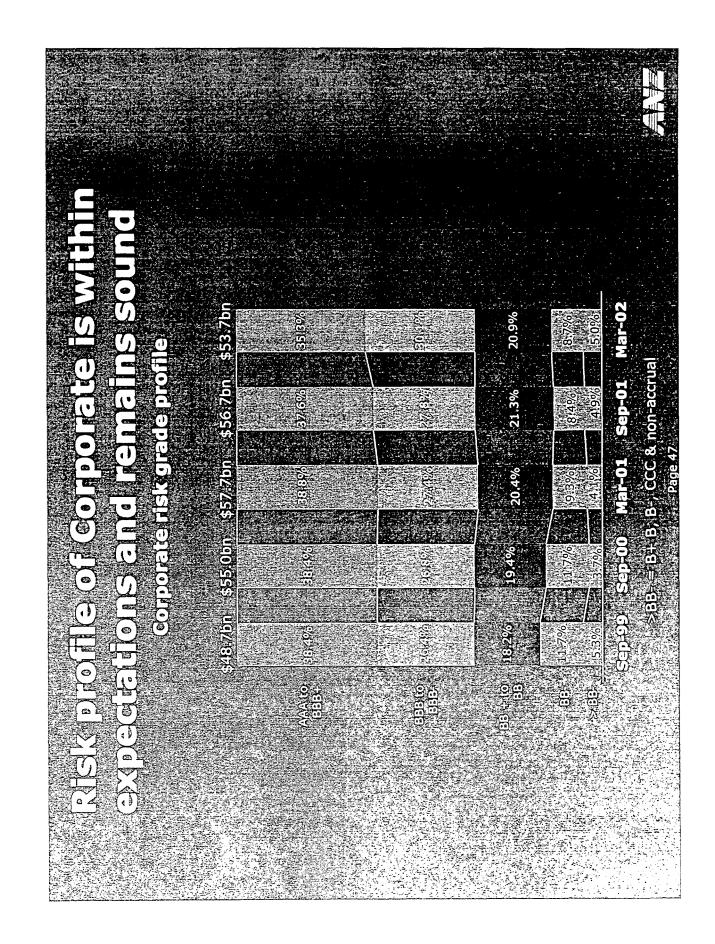
 Single customer concentration limits reduced further Increased returns
 required on undrawn
 lines and off balance
 sheet commitments in
 EVA models



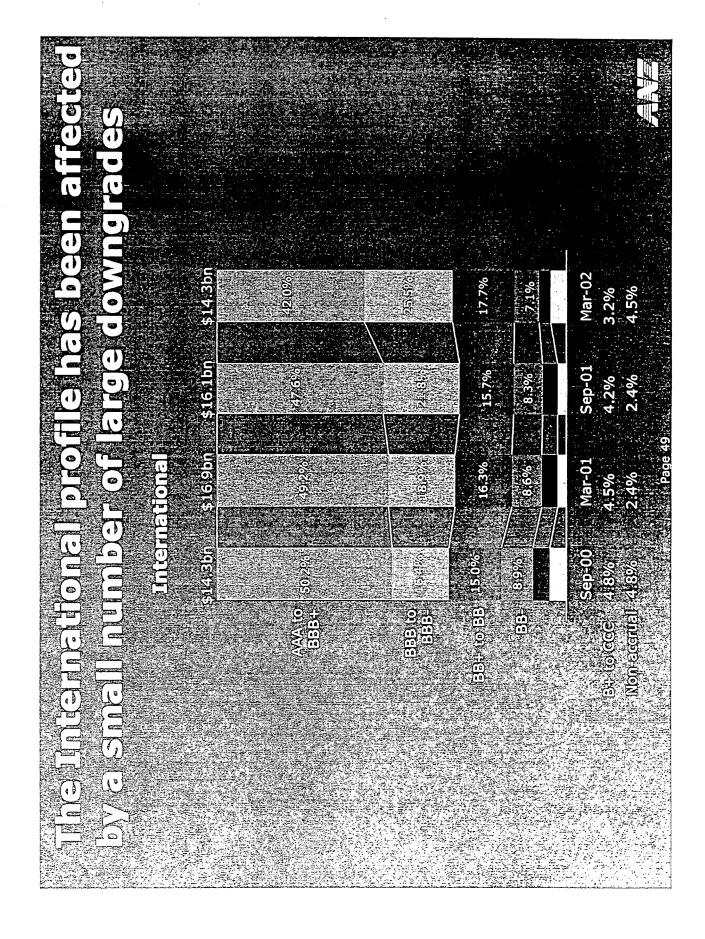


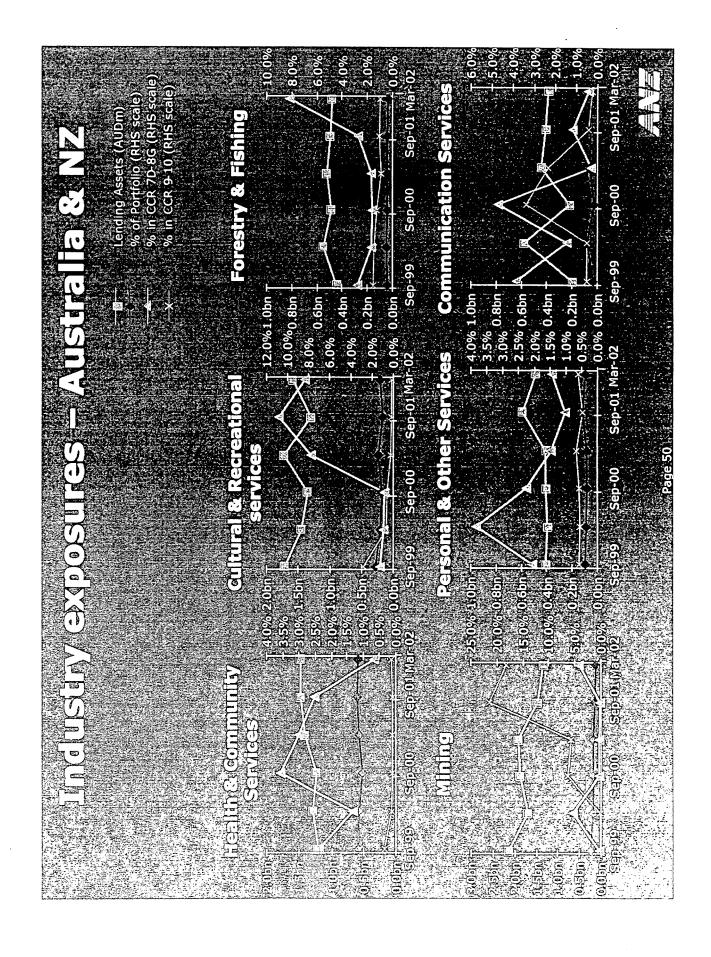


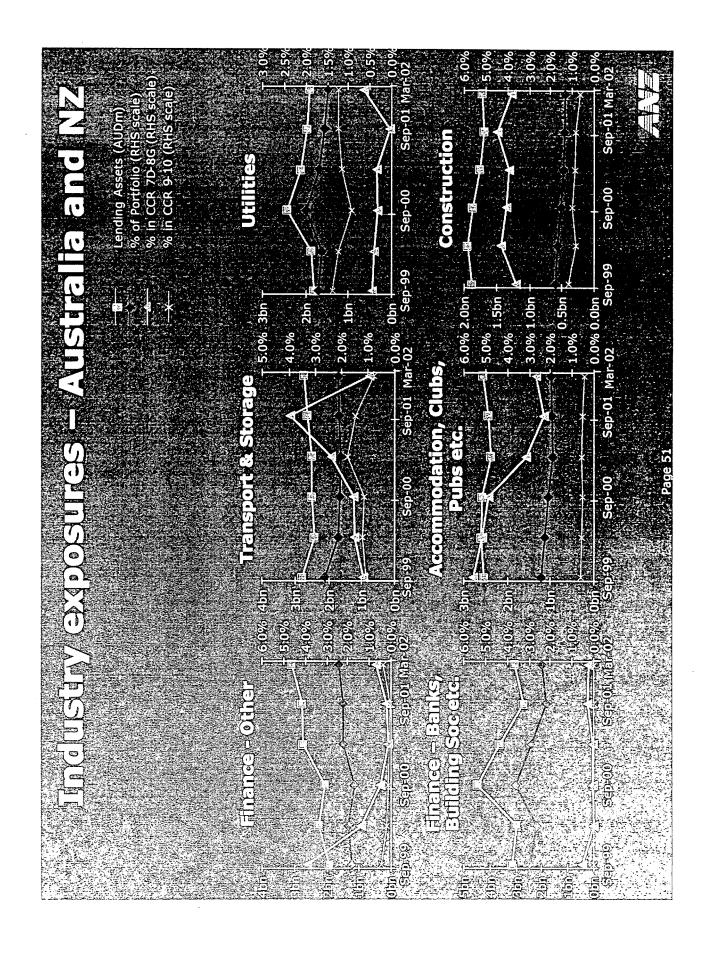
\$142.9bn		53.9%	14.7%	14.0%	3.7%
\$141.8bn		51.400	15.0%	13.7%	3.9%
\$134.9bn		7.0%	14.6%	15.6%	:3,9%
\$126.5bn 			15.8%	17.3%	1. [185:4%]
AAAA (6	905 47 0) GEE		<b>35.4.10</b> 19.2% <b>35</b>		

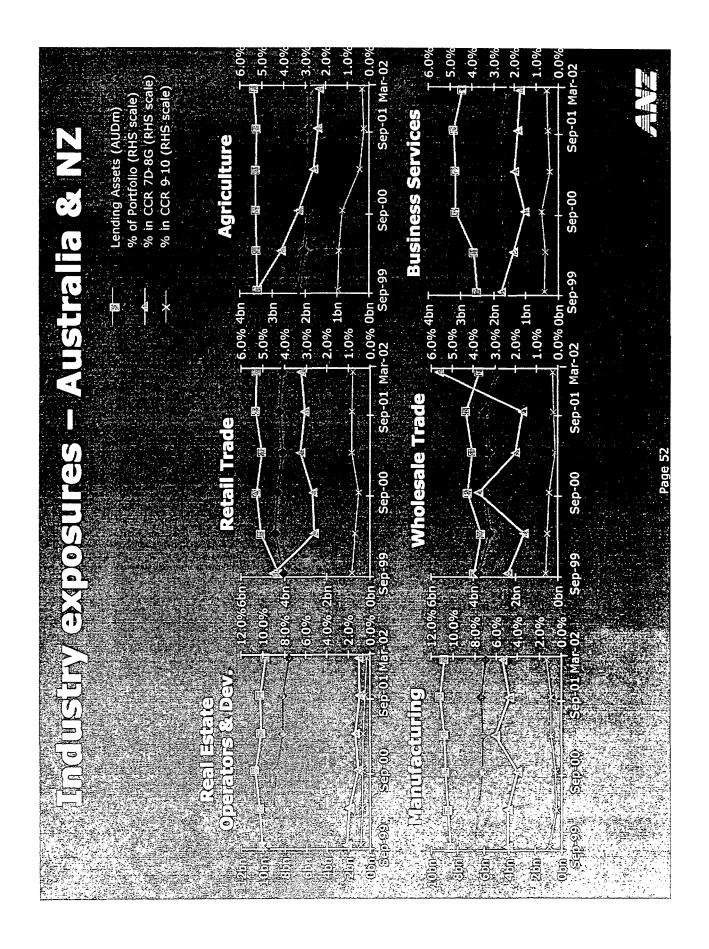


	\$18.3bn	2/13/4 <u>4</u> 2	11.2%	Mar-02 4.1% 0.2%
<b>X</b> SIL	\$18.1bn	00 <b>7.05</b>	10.7%	Sep-01 4.5% 0.4%
Zealand Zealand New Zealand	\$16.3bn \$17.8bn \$18.1bn	9,000	10.4%	Mar-01 3.7% 0.5%
Zea New Z	\$16.3bn 18.6%		9.7%	Sep-00 3.7% 0.4%
	\$110.4bn		14.9%	Mar-02 2.5% 0.6%
	5n \$ 107 6bn \$110 4bn		15.0%	Sep-01 2.5% 0.7%
id (Z)				4VET401
	CEST 1 (07/1/5)		(a)	Sapton Et. (1911 edde 22,720 Medde 22,720









Rule 2.7, 3.10.3, 3.10.4, 3.10.5

### Appendix 3B

### New issue announcement, application for quotation of additional securities and agreement

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002.

	e or entity	
AUS	TRALIA AND NEW ZEALAND BAN	KING GROUP LIMITED
ABN		
11 00	05 357 522	<b>,</b>
We (	the entity) give ASX the following inf	formation.
	1 - All issues must complete the relevant sections	(attach sheets if there is not enough space).
1	<sup>+</sup> Class of <sup>+</sup> securities issued or to be issued	Ordinary Shares
2	Number of *securities issued or to be issued (if known) or maximum number which may be issued	57,125
3	Principal terms of the *securities (eg, if options, exercise price and expiry date; if partly paid *securities, the amount outstanding and due dates for payment; if *convertible securities, the conversion price and dates for conversion)	Fully Paid Shares

<sup>+</sup> See chapter 19 for defined terms.

4 Do the \*securities rank equally in all respects from the date of allotment with an existing \*class of quoted \*securities?

If the additional securities do not rank equally, please state:

- the date from which they do
- the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment
- 5 Issue price or consideration

40,000 shares at \$11.20 each at \$14.63 each 10,000 shares at \$11.44 each 1,875 shares at \$13.70 each at \$14.92 each

Yes, pari passu with existing ordinary shares.

1,500 shares Total 57,125

6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets) 57,125 shares issued on exercise of options.

at \$17.05 each

7 Dates of entering \*securities into uncertificated holdings or despatch of certificates

04 July 2002

8 Number and \*class of all \*securities quoted on ASX (including the securities in clause 2 if applicable)

Number	<sup>+</sup> Class
1,502,550,326	Ordinary fully paid
34,150,185	Options on issue
64,016,000	1998 Redeemable Preference Shares.
60,016,000	1998 Redeemable Preference Shares (Series 2).

<sup>+</sup> See chapter 19 for defined terms.

10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	Same as existing fully paid ordinary shares.
Part 2	- Bonus issue or pro rata issue	·
11	Is security holder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the *securities will be offered	
14	<sup>+</sup> Class of <sup>+</sup> securities to which the offer relates	
15	<sup>+</sup> Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has *security holders who will not be sent new issue documents	
	Note: Security holders must be told how their entitlements are to be dealt with.	
	Cross reference: rule 7.7.	
19	Closing date for receipt of acceptances or renunciations	
	Names of any underwriters	
21	Amount of any underwriting fee or commission	

<sup>+</sup> See chapter 19 for defined terms.

22	Names of any brokers to the issue	
23	Fee or commission payable to the broker to the issue	
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders	
25	If the issue is contingent on +security holders' approval, the date of the meeting	
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled	
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders	
28	Date rights trading will begin (if applicable)	
29 <sup>-</sup>	Date rights trading will end (if applicable)	
30	How do *security holders sell their entitlements <i>in full</i> through a broker?	
31	How do *security holders sell part of their entitlements through a broker and accept for the balance?	
32	How do <sup>+</sup> security holders dispose of their entitlements (except by sale through a broker)?	
33	*Despatch date	·

Part 3 - Quotation of securities
You need only complete this section if you are applying for quotation of securities

<sup>+</sup> See chapter 19 for defined terms.

restriction ends, securities issued on expiry or conversion of convertible securities  Entities that have ticked box 34(a)  Additional securities forming a new class of securities (If the additional securities do not form a new class, go to 43)  Tick to indicate you are providing the information or documents  35			
Example: restricted securities at the end of the escrowed period, partly pair securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities  Entities that have ticked box 34(a)  Additional securities forming a new class of securities (If the additional securities do not form a new class, go to 43)  Tick to indicate you are providing the information or documents  35	34		
Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities  Entities that have ticked box 34(a)  Additional securities forming a new class of securities (If the additional securities do not form a new class, go to 43)  Tick to indicate you are providing the information or documents  35	(a)	V	Securities described in Part 1
securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities  Entities that have ticked box 34(a)  Additional securities forming a new class of securities (If the additional securities do not form a new class, go to 43)  Tick to indicate you are providing the information or documents  35	(b)		All other securities
Additional securities forming a new class of securities (If the additional securities do not form a new class, go to 43)  Tick to indicate you are providing the information or documents  35			securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible
If the additional securities do not form a new class, go to 43)  Tick to indicate you are providing the information or documents  If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders  If the *securities are *equity securities, a distribution schedule of the additional *securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over  A copy of any trust deed for the additional *securities (now go to 43)  Entities that have ticked box 34(b)  Number of securities for which *quotation is sought  Class of *securities for which	Entiti	es that	have ticked box 34(a)
information or documents  If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders  If the *securities are *equity securities, a distribution schedule of the additional *securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over  A copy of any trust deed for the additional *securities (now go to 43)  Entities that have ticked box 34(b)  Number of securities for which *quotation is sought  Class of *securities for which *[]			
the additional *securities, and the number and percentage of additional *securities held by those holders  If the *securities are *equity securities, a distribution schedule of the additional *securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over  A copy of any trust deed for the additional *securities (now go to 43)  Entities that have ticked box 34(b)  Number of securities for which *quotation is sought  Class of *securities for which *percentage of additional *securities, a distribution schedule of the additional *securities (now go to 43)			·
*securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over  37	35		If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders
(now go to 43)  Entities that have ticked box 34(b)  38 Number of securities for which  †quotation is sought  39 Class of *securities for which	36		1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000
Number of securities for which †quotation is sought  39 Class of †securities for which	-	☐ go to 4:	
γ		Num	per of securities for which
	39		

To Chamme.

<sup>+</sup> See chapter 19 for defined terms.

40	all allo	the *securities rank equally in respects from the date of tment with an existing *class uoted *securities?		
	rank  t  t  t  t  c  t  r  r  r  c  t	the additional securities do not k equally, please state: the date from which they do he extent to which they carticipate for the next dividend, (in the case of a rust, distribution) or interest cayment the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest cayment		
41	Rea now	ison for request for quotation	· · · · · · · · · · · · · · · · · · ·	
		mple: In the case of restricted urities, end of restriction od		
	ano	issued upon conversion of ther security, clearly identify other security)		
		Г	Number	+Class
42	+sec	nber and <sup>+</sup> class of all curities quoted on ASX duding the securities in clause	Number	Class
	(nov	v go to 43)		
All en Fees	itities			
43	Paym	ent method (tick one)		
		Cheque attached	-	
		Electronic payment made		
		Note: Payment may be mad electronically at the same time		ndix 3B is given to ASX
	<b>✓</b>	Periodic payment as agreed w	ith the home branch has t	peen arranged
		Note: Arrangements can be r frequent issues of securities.	made for employee incen	tive schemes that involve

<sup>+</sup> See chapter 19 for defined terms.

#### **Quotation agreement**

- <sup>†</sup>Quotation of our additional <sup>†</sup>securities is in ASX's absolute discretion. ASX may quote the <sup>†</sup>securities on any conditions it decides.
- 2 We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any
  applications received by us in relation to any \*securities to be quoted and
  that no-one has any right to return any \*securities to be quoted under
  sections 737, 738 or 1016F of the Corporations Act at the time that we
  request that the \*securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the \*securities to be quoted, it has been provided at the time that we request that the \*securities be quoted.
- If we are a trust, we warrant that no person has the right to return the 
  \*securities to be quoted under section 1019B of the Corporations Act at the 
  time that we request that the \*securities be quoted.
- We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before \*quotation of the \*securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:

John My Secretary Date: 04 July 2002

Print name:

Karen Ka-Leng Phillips

<sup>+</sup> See chapter 19 for defined terms.

### Appendix 3Y

### Change of Director's Interest Notice

Name of entity	Australia and New Zealand Banking Group Limited
ABN	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Mr Charles Barrington Goode	
Date of last Notice	8 May 2002	

#### Part 1 - Change of director's relevant interest in securities

Direct or indirect interest:	Direct and indirect	
Nature of indirect interest	Director of family company	
Date of change:	1 July 2002	
No of securities held prior to change:	Direct: 157,272 Shares 16,031 Shares (family company) 59,479 Shares (ANZ share plan trust) Indirect: 143,074 Shares (family company) 375,856 Total Shares	
Class: ordinary shares		
Number acquired:	3,042	
Number disposed:	Nil	
Value/Consideration	\$58,528.08	
Number of securities held after change:	Direct: 158,286 Shares 16,133 Shares (family company) 60,493 Shares (ANZ share plan trust) Indirect: 143,986 Shares (family company) 378,898 Total Shares	
Nature of change Shares acquired under the Dividend Re-Inv Plan (DRP)		

### Part 2 - Change of director's interests in contracts - Nil

ganesslater

Jane Slatter

Group General Counsel & Company Secretary Australia and New Zealand Banking Group Limited 4 July 2002

### Appendix 3Y

### Change of Director's Interest Notice

Name of entity	Australia and New Zealand Banking Group Limited
ABN	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Ms Margaret Anne Jackson
Date of last Notice	14 December 2001

### Part 1 - Change of director's relevant interest in securities

Direct or indirect interest:	Direct	
Nature of indirect interest	N/a	
Date of change:	1 July 2002	
No of securities held prior to change:	64,794 shares	
	7,447 shares (Superannuation Trust Account)	
	<u>72,241 shares</u>	
Class:	ordinary shares	
Number acquired:	1,165 shares	
Number disposed:	Nil	
Value/Consideration	\$22,414.60	
Number of securities held after change:	65,808 shares	
	7,598 shares (Superannuation Trust Account)	
	73,406 shares	
Nature of change	Shares acquired under the Dividend	
	Re-Investment Plan (DRP)	

### Part 2 - Change of director's interests in contracts - Nil

Jane Slatter

Company Secretary

Australia and New Zealand Banking Group Limited

4 July 2002

### Appendix 3Y

### Change of Director's Interest Notice

Name of entity	Australia and New Zealand Banking Group Limited
ABN	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Dr B W Scott AO
Date of last Notice	14 December 2001

### Part 1 - Change of director's relevant interest in securities

Direct or indirect interest:	Direct
Nature of indirect interest	N/a
Date of change:	1 July 2002
No of securities held prior to change:	68,588 shares 6,272 shares (ANZ Share Plan Trust Account) 68,588 shares
Class:	ordinary shares
Number acquired:	1,391 shares
Number disposed:	Nil
Value/Consideration	\$26,762.84
Number of securities held after change:	63,580 shares 6,399 shares (ANZ Share Plan Trust Account) 69,979 shares
Nature of change	Shares acquired under the Dividend Re-Investment Plan (DRP)

### Part 2 - Change of director's interests in contracts - Nil

Jane Slatter

Company Secretary

Australia and New Zealand Banking Group Limited

4 July 2002

	registered agent number	7159					207 page 1/1	15 July 20
	ng party or agent name	7137	Secretary's Of	fice	<del> </del>			
-	oulding name or PO Box no.		Jecterary 5 or					
	street number & name		reet					
	suburb/city	Melbourne	state/terri	tory v	IC postcode 3 0 C	00		
	telephone		41			<u>-</u>		
	facsimile						TA.	SS. REQ-A
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		Australian Securitie	s & Investments Con	nmissio	1		form <b>207</b>	
		Notification of					Corporations Act 200	1
		share issue					254X(1)	'
	company name	AUSTRALIA ANI	O NEW ZEALAND	BANKI	NG GROUP LIMI	TED	<del></del>	
	A.C.N.	005 357 522						
Details	of the issue	I						
	date of issue (d/m/y)	04 / 07 / 2002	or period of issue (d	/m/y)	from /	1	to / / .	
	_							
Class of s	shares - show only deta	ails of shares which have	been issued.	only 1	he class code.		ses of shares shown below, si	
lass code	full title			if you code	are listing a different cl of no more than 4 letter:	lass of shares s and then s	e, at 'class code' show a lette show the full title.	r
ORD	ORDINARY FU	LLY PAID SHAR	E					
				code		code	full title	
				A	A	PRF	preference	
				B	Betc	CUMP	cumulative preference	
				EMP	employee's	NCP	non-cumulative preference	
		•		FOU	founders	REDP	redeemable preference	
				LG	life governor's	NRP	non-redeemable preference	
				MAN	management 	CRP	cumulative redeemable pre	
	l l		İ	ORD	ordinary	NCRP	non-cumulative redeemable	e preference
					redeemable	PARP	participative preference	
				RED SPE	special	1744	F	
					special			
	of shares issued				•			
			number issued		special  amount (if any) paid, o be considered as paid,	r agreed to	amount unpaid (if any), pr	er share
class of sha			number issued		amount (if any) paid, o be considered as paid,	r agreed to per share		
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class of sha ORD ORD	ve all shares been issued	for cash only? Yes i. No other forms are req	750 1,500	SPE	amount (if any) paid, o be considered as paid, \$	r agreed to per share 14.92		\$0.0
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	registered agent number	7159					207	page 1/1	15 July
lodgin	ng party or agent name	ANZ Company S	ecretary's Of	ffice					•
office, level, b	ouilding name or PO Box no.								
		100 Queen Str Melbourne	state/terr	ritory 17	IC postcode 3 O				
	telephone			y V	-C P05:0000 3 ()	-			
	facsimile							ASS	
	DX number		suburb/city					CAS PRO	
		Australian Securities	& Investments Cor	mmissior			form <b>207</b>		-
		Mario							
		Notification of share issue					Corporations 254X(1)	s Act 2001	
		Silare 133ac					25 (7)		
			<del></del>		<del> </del>				
	company name	MOSTIGEDIA AND	NEW ZEALAND	BANKIN	G GROUP LIMI	TED			
•	A.C.N.	005 357 522							
) otoilo	of the issue								
Jetans	or the issue								
	date of issue (d/m/y)	04 / 07 / 2002	or period of issue (o	d/m/y)	from /	1	to /	1	
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ORD	ORDINARY FU	LLY PAID SHARE		code	full title	code	full title		
				A COUR	A	PRF	preference		
				В	Betc	CUMP	cumulative pref	erence	
				EMP	employee's	NCP	non-cumulative	preference	
				FOU	founders	REDP	redeemable pre		
				LG MAN	life governor's management	NRP CRP	non-redeemable cumulative rede	•	roaco
				ORD	ordinary	NCRP	non-cumulative	•	
	}			RED	redeemable	PARP	participative pre	eference	
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Details o	of shares issued								
class of shar	re		number issued	1	amount (if any) paid, o	r agreed to	amount unpaid	d (if any), per	share
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	registered agent number	1233					207 page 1/1 15 Ju	
lodgin	g party or agent name	ANZ Company	Secretary's Of	fice				
office, level, bi	uiding name or PO Box no.					_		
		100 Queen St						
		Melbourne	state/terr	itory V	IC postcode 3 0 0	00		
	telephone							
	facsimile DX number	( 03 ) 9273 61					ASS. CASH.	
	DA number		suburb/city			L_	PROC.	
		Australian Securitie	s & Investments Cor	nmission	-		form <b>207</b>	
•							rorm ZU1	
		Notification of					Corporations Act 2001	
		share issue					254X(1)	
	<u> </u>							
	company name	ALIGNOST TA ANT	D MEN GENTAME	0332273	12 420112 LINI			
	, ,	005 357 522	D NEW ZEALAND	BANKIN	IG GROUP LIMIT	IED		
	7.O.R.	005 357 522						
	<u>.</u>							
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	date of issue (d/m/y)	05 / 07 / 2002	or period of issue (d	I/m/v)	from /	1	to / /	
	, ,,		,	,,				
Class of s	hares - show only deta	ils of shares which have	been issued.	If you	are listing any of the co	mmon cla	sses of shares shown below, show	
					e class code.			
class code	full title						ire, at 'class code' show a letter	
ORD	ODDINADA BIL	LLY PAID SHARI		code d	f no more than 4 letter	s and then	nen show the full title.	
ORD	ORDINARI FUI	JLI PAID SHARI	-	code	full title	code	full title	
				Α	Α	PRF	preference	
				В	Betc	CUMP	cumulative preference	
				EMP	employee's	NCP	non-cumulative preference	
				FOU	founders	REDP	redeeniable preference	
				LG	life governor's	NRP	non-redeemable preference	
				MAN	management	CRP	cumulative redeemable preference	
				ORD	ordinary	NCRP	non-cumulative redeemable preferer	
				RED	redeemable	PARP	participative preference	
				SPE	special			
Datails a	f shares issued							
					. 62			
class of shar	ė		number issued		amount (if any) paid, or be considered as paid,			
					<u> </u>			
			2,125			13.70	, so	
ORD			2,250			14.63	\$0	
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ORD ORD					\$			
ORD ORD		· ·	4,250		\$	14.92	. \$0	
ORD ORD ORD	e all shares been issued f	or rash only? Yes	4,250 1,500		\$	14.92	. \$0	
ORD ORD ORD	e all shares been issued f	•	4,250 1,500	item 2	\$	14.92	. \$0	
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ASIC ri	egistered agent number	7159					207 page 1/1	15 July 200
	party or agent name		Secretary's Of	fice				<del></del>
office, level, bu	iding name or PO Box no.	Level 6						
		100 Queen St						
	suburb/city telephone	Melbourne	state/terri	tory	NIC bostcode 3	000		
•	facsimile	(03)9273 61				<u></u>	ASS	REQ-A
	DX number		suburb/city	_			CASI PROC	H. 🔲 REO P
	$\wedge$	Australian Securitie	s & Investments Con	nmissio	n	<del></del> _	form <b>207</b>	
		Notification of						
		share issue					Corporations Act 2001 254X(1)	
		01101010000						
	company name	AUSTRALIA ANI	NEW ZEALAND	BANKI	NG GROUP LIM	ITED		<del></del>
	A.C.N.	005 357 522						
Details o	f the issue							
Dotalis C	1110 13340							
	date of issue (d/m/y)	05 / 07 / 2002	or period of issue (da	/m/y)	from /	1	to / /	
Class of st	nares - show only deta	ils of shares which have	heen issued	lf vo	u are listing any of the	common class	ses of shares shown below, sho	***
0.000	iaros show only acta	ing of shares while, have	500H 133400.		the class code.	Common clas.	ses or situres shown below, Sho	IW.
class code	full title				u are listing a different of no more than 4 let		e, at 'class code' show a letter show the full title.	
ORD	ORDINARY FU	LLY PAID SHARI	3	cod	e full title	code	full title	
				A	A	PRF	preference	
				В	Betc	CUMP	cumulative preference	
				EMP		NCP	non-cumulative preference	
				FOU	founders	REDP	redeemable preference	
				LG	life governor's	NRP	non-redeemable preference	
				MAI ORD		CRP NCRP	cumulative redeemable prefe non-cumulative redeemable p	
				RED	redeemable	PARP	participative preference	or create cree
				SPE	special			
Details of	shares issued							
class of share			number issued	<del></del>	amount (if any) paid		amount unpaid (if any), per	share
ORD	7-10-E-1-10-		1,875		be considered as pa	\$17.05		\$0.0
						72.1.2		
			-					
1. Have	all shares been issued f	-	X No □					
	If Yes, lodge this form.	. No other forms are req	uired. If No, see	item 2				
2. Were	e some or all of the share	es issued under a writter	n contract Yes		No 🗷			
	If Yes, Proprietary comp	panies must also lodge a	Form 2072 certifying tha	t <b>al</b> l star	np duties have been p	aid.		
	·	-	and either a Form 208 or a	copy of	the contract.	[	Small Business (less than 20 em	ployees).
	II No. Public companie	es must afso lodge a Forr	n 208.				please provide an estimate of the o complete this form	e time taker
		1					Include	
Signatur	e						The time actually spent	
		I certify that the inform	ation in this form is true	and com	plete.		instructions, working or	the question
							and obtaining the inform The time spent by all en	
	print name	KAREN KA-LEN	3 PHILLIPS	capacity	SECRETARY .	Jan 1975	collecting and providing	
	print name	7					information	
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	sign here	OUNDERVO!	$\mathcal{T}$		date 05 / 07	/ 02 -		
		•	<b>!</b>				*	-

Rule 2.7, 3.10.3, 3.10.4, 3.10.5

### Appendix 3B

# New issue announcement, application for quotation of additional securities and agreement

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002.

	FRALIA AND NEW ZEALAND BANK	KING GROUP LIMITED
ABN	05 357 522	
We (	the entity) give ASX the following inf	ormation.
	1 - All issues must complete the relevant sections	(attach sheets if there is not enough space).
1	*Class of *securities issued or to be issued	Ordinary Shares
2	Number of *securities issued or to be issued (if known) or maximum number which may be issued	12,000
3	Principal terms of the *securities (eg, if options, exercise price and expiry date; if partly paid *securities, the amount outstanding and due dates for payment; if *convertible securities, the conversion price and dates for conversion)	Fully Paid Shares

<sup>+</sup> See chapter 19 for defined terms.

Do the \*securities rank equally in Yes, pari passu with existing ordinary shares. all respects from the date of allotment with an existing \*class of quoted \*securities?

If the additional securities do not rank equally, please state:

- the date from which they do
- the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution οr interest payment

Issue price or consideration

2,125 shares	at \$13.70 each	
2,250shares	at \$14.63 each	
4,250shares	at \$14.92 each	
1,500 shares	at \$16.81 each	
1,875 shares	at \$17.05 each	
Total 12,000		

Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets)

12,000 shares issued on exercise of options.

Dates of entering \*securities into uncertificated holdings or despatch of certificates

05 July 2002

Number and +class of all -+securities quoted on ASX (including the securities in clause 2 if applicable)

Number	+Class
1,502,562,326	Ordinary fully paid
34,138,185	Options on issue
64,016,000	1998 Redeemable Preference Shares.
60,016,000	1998 Redeemable Preference Shares (Series 2).

<sup>+</sup> See chapter 19 for defined terms.

10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	Same as existing fully paid ordinary shares.
Part	2 - Bonus issue or pro rata issue	
. 11	Is security holder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the *securities will be offered	
14	<sup>+</sup> Class of <sup>+</sup> securities to which the offer relates	
15	<sup>+</sup> Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has *security holders who will not be sent new issue documents	
	Note: Security holders must be told how their entitlements are to be dealt with.	
	Cross reference; rule 7.7.	
19	Closing date for receipt of acceptances or renunciations	
	Names of any underwriters	
21	Amount of any underwriting fee or commission	
22	Names of any brokers to the issue	
	•	

<sup>+</sup> See chapter 19 for defined terms.

23	Fee or commission payable to the broker to the issue	
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders	·
25	If the issue is contingent on *security holders' approval, the	
	date of the meeting	
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled	
0.7	The state of the s	
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders	
28	Date rights trading will begin (if applicable)	
29	Date rights trading will end (if applicable)	
30	How do *security holders sell their entitlements in full through a broker?	
0.4		
31	How do *security holders sell part of their entitlements through a broker and accept for the balance?	
32	How do *security holders dispose of their entitlements (except by sale through a broker)?	
33	<sup>+</sup> Despatch date	
	- Quotation of securities eed only complete this section if you	are applying for quotation of securities •
34	Type of securities (tick one)	
(a)	Securities described in Part	1

<sup>+</sup> See chapter 19 for defined terms.

	<del></del>
(b)	All other securities
	Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities
Entities that	have ticked box 34(a)
	ecurities forming a new class of securities nal securities do not form a new class, go to 43)
Tick to inc information of	licate you are providing the r documents
35 🔲	If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders
36	If the *securities are *equity securities, a distribution schedule of the additional *securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over
37 🔲 (now go to 43	A copy of any trust deed for the additional *securities
Entities that	have ticked box 34(b)
	er of securities for which ation is sought
	of *securities for which tion is sought

<sup>+</sup> See chapter 19 for defined terms.

Appendix	3B
Now icena	announcement

				<del></del>
40	all r allotr	ne *securities rank equally in respects from the date of ment with an existing *class toted *securities?		
	rank  the the part of the part	e additional securities do not equally, please state: ne date from which they do ne extent to which they articipate for the next ividend, (in the case of a ust, distribution) or interest ayment ne extent to which they do ot rank equally, other than in elation to the next dividend, istribution or interest ayment		
41	Reas now	son for request for quotation		
		mple: In the case of restricted rities, end of restriction and		
	anot	ssued upon conversion of her security, clearly identify other security)		
42			Number	<sup>+</sup> Class
	(nou	y go to 43)		
All en Fees	tities			
43	Paym	ent method (tick one)		
		Cheque attached -		
		Electronic payment made		
		Note: Payment may be mad electronically at the same time		ndix 3B is given to ASX
	<b>✓</b>	Periodic payment as agreed w	ith the home branch has	been arranged
		Note: Arrangements can be r frequent issues of securities.	made for employee incer	ntive schemes that involve

<sup>+</sup> See chapter 19 for defined terms.

#### **Quotation agreement**

- <sup>†</sup>Quotation of our additional <sup>†</sup>securities is in ASX's absolute discretion. ASX may quote the <sup>†</sup>securities on any conditions it decides.
- We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any applications received by us in relation to any \*securities to be quoted and that no-one has any right to return any \*securities to be quoted under sections 737, 738 or 1016F of the Corporations Act at the time that we request that the \*securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the \*securities to be quoted, it has been provided at the time that we request that the \*securities be quoted.
- If we are a trust, we warrant that no person has the right to return the \*securities to be quoted under section 1019B of the Corporations Act at the time that we request that the \*securities be quoted.
- We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before <sup>†</sup>quotation of the <sup>†</sup>securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:

Secretary

Date: 05 July 2002

Print name:

Karen Ka-Leng Phillips

<sup>+</sup> See chapter 19 for defined terms.

Rule 2.7, 3.10.3, 3.10.4, 3.10.5

### Appendix 3B

# New issue announcement, application for quotation of additional securities and agreement

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002.

AUS	TRALIA AND NEW ZEALAND BANK	KING GROUP LIMITED	_
ABN			
11 00	05 357 522		
<b>ν</b> e (	the entity) give ASX the following inf	ormation.	
	1 - All issues must complete the relevant sections	(attach sheets if there is not enough space).	
1	*Class of *securities issued or to be issued	Ordinary Shares	
2	Number of *securities issued or to be issued (if known) or maximum number which may be issued	9,750	-
3	Principal terms of the *securities (eg, if options, exercise price and expiry date; if partly paid *securities, the amount outstanding and due dates for payment; if *convertible securities, the conversion price and dates for conversion)	Fully Paid Shares	

11/3/2002

Name of entity

<sup>+</sup> See chapter 19 for defined terms.

4 Do the \*securities rank equally in all respects from the date of allotment with an existing \*class of quoted \*securities?

Yes, pari passu with existing ordinary shares.

If the additional securities do not rank equally, please state:

- the date from which they do
- the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment

5 Issue price or consideration

7,500 shares	at \$11.20 each
1,500shares	at \$14.63 each
375 shares	at \$13.70 each
375 shares	at \$17.05 each
Total 9,750	
,	

6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets)

9,750 shares issued on exercise of options.

7 Dates of entering \*securities into uncertificated holdings or despatch of certificates

09 July 2002

8 Number and \*class of all \*securities quoted on ASX (including the securities in clause 2 if applicable)

Number	+Class
1,502,572,076	Ordinary fully paid
34,128,435	Options on issue
64,016,000	1998 Redeemable Preference Shares.
60,016,000	1998 Redeemable Preference Shares (Series 2).

<sup>+</sup> See chapter 19 for defined terms.

10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	Same as existing fully paid ordinary shares.
Part 2	- Bonus issue or pro rata issue	
11	ls security hotder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the *securities will be offered	
14	<sup>+</sup> Class of <sup>+</sup> securities to which the offer relates	
15	*Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has *security holders who will not be sent new issue documents	
	Note: Security holders must be told how their entitlements are to be dealt with.	
	Cross reference: rule 7.7.	
19	Closing date for receipt of acceptances or renunciations	
	Names of any underwriters	
21	Amount of any underwriting fee or commission	
22	Names of any brokers to the issue	

<sup>+</sup> See chapter 19 for defined terms.

23	Fee or commission payable to the broker to the issue	
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders	
25	If the issue is contingent on +security holders approval, the date of the meeting	
26.	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled	
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders	
28	Date rights trading will begin (if applicable)	
29	Date rights trading will end (if applicable)	
30	How do *security holders sell their entitlements in full through a broker?	
31	How do *security holders sell part of their entitlements through a broker and accept for the balance?	
32	How do <sup>+</sup> security holders dispose of their entitlements (except by sale through a broker)?	
33	*Despatch date	
	- Quotation of securities eed only complete this section if you an	e applying for quotation of securities
34	Type of securities (tick one)	•••
(a)	Securities described in Part 1	

<sup>+</sup> See chapter 19 for defined terms.

(p)		All other securities
		Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities
Entiti	es tha	t have ticked box 34(a) —
		securities forming a new class of securities onal securities do not form a new class, go to 43)
Tick inform		dicate you are providing the or documents
35		If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders
36		If the *securities are *equity securities, a distribution schedule of the additional *securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over
37 (now :	□ go to 4	A copy of any trust deed for the additional *securities 3)
Entiti	as that	t have ticked box 34(b)
38	Num	ber of securities for which station is sought
39		s of <sup>†</sup> securities for which ation is sought
	quot	ation is sought

<sup>+</sup> See chapter 19 for defined terms.

41	all alloi of qualification of qualificat	imple: In the case of restricted urities, end of restriction		
	anot	ther security, clearly identify other security)		
42	+sec	nber and <sup>+</sup> class of all curities quoted on ASX luding the securities in clause	lumber	+Class
	(nov	w go to 43)		
All en Fees	tities			
43	Paym	nent method (tick one)		
		Cheque attached		
		Electronic payment made		
		Note: Payment may be made electronically at the same time.	electronically if Apper	dix 3B is given to ASX
	v	Periodic payment as agreed with	the home branch has t	peen arranged
		Note: Arrangements can be ma frequent issues of securities.	ade for employee incen	tive schemes that involve

<sup>+</sup> See chapter 19 for defined terms.

### **Quotation agreement**

- †Quotation of our additional \*securities is in ASX's absolute discretion. ASX may quote the \*securities on any conditions it decides.
- 2 We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any
  applications received by us in relation to any \*securities to be quoted and
  that no-one has any right to return any \*securities to be quoted under
  sections 737, 738 or 1016F of the Corporations Act at the time that we
  request that the \*securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the \*securities to be quoted, it has been provided at the time that we request that the \*securities be quoted.
- If we are a trust, we warrant that no person has the right to return the \*securities to be quoted under section 1019B of the Corporations Act at the time that we request that the \*securities be quoted.
- We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before \*quotation of the \*securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:

Secretary

Date: 09 July 2002

Print name:

Karen Ka-Leng Phillips

11/3/2002

<sup>+</sup> See chapter 19 for defined terms.

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### Media Release



Corporate Affairs
Level 20, 100 Queen Street
Melbourne Vic 3000
Facsimile 03 9273 4899
www.anz.com

For Release: 10 July 2002

# ANZ upgrades, relocates Southland branch

ANZ today announced it would relocate and upgrade its Southland branch to provide customers with a modern banking environment offering a full range of financial services.

The existing ANZ Southland premises will close at 5.00 pm on Friday 19 July 2002 and the new branch at Shop 1002 on the ground floor of Southland Shopping Centre, near Kmart will open for business at 9.30 am on Monday 22 July 2002.

ANZ Southland Branch Manager Ms Sandra McDowall said the decision to refresh the branch premises was made to offer customers a pleasant environment in which to do their banking and reflected ANZ's commitment to the Cheltenham area.

"The new Southland branch will be a departure from the traditional-style bank branch of the past to a modern open plan scheme, with an emphasis on staff working with customers on a one-on-one basis to help them with their financial needs," said Ms McDowall.

"And, as usual, our opening hours will continue to be flexible, with Saturday trading making it easier for customers to come in and attend to their banking, when it's most convenient for them," she said.

ANZ Southland branch will offer all products and services currently available at the existing premises, including account opening, insurance, lending, financial planning services, an ATM, Phone Banking Hotline and Fast Deposit Box. An additional ATM will be installed at an alternative location within the centre to provide customers with increased banking options.

"Southland is a popular shopping centre and we're sure our customers will like the new look and feel of our modern premises," said Ms McDowall.

The relocated ANZ Southland branch will open 9.30am to 4.30pm Monday to Thursday, 9.30am to 5.00pm Friday and 10.00am to 1.00pm on Saturday.

For media enquiries, contact:

Rita Zonius Media Relations Manager Tel: 03-9273 6190 or 0409-655 551

Email: zoniusr@anz.com

Ms Sandra McDowall Branch Manager ANZ Southland

Tel: 03-9583 8680

E-mail: mcdowals@anz.com

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RD RD RD RD RD RD Have	e all shares been issued (	No other forms are rec	7,500 750 5,000 500 No		be considered as paid, per \$11 \$16 \$11	.81 .81	amount unpaid (if any),	\$0. \$0.
PRD	e all shares been issued filf Yes, lodge this form.	No other forms are rec	7,500 750 5,000 500 No	٨	be considered as paid, per \$11 \$16 \$17	.81 .81	amount unpaid (if any),	\$0. \$0.
RD RD RD RD Have	e all shares been issued f If Yes, lodge this form, e some or all of the share If Yes, Proprietary comp	No other forms are recess issued under a writte panies must also lodge a	7,500 750 5,000 500 No	N all stamp	be considered as paid, per \$11 \$16 \$17 \$17  Substitute of the considered as paid, per \$11 \$17	share .81 .81 .20		\$0. \$0. \$0. \$0.
PRD	e all shares been issued f If Yes, lodge this form, e some or all of the share If Yes, Proprietary comp	No other forms are recess issued under a writte panies must also lodge a form 2072 at so lodge a form	7,500 750 5,000 500 No uired. If No, see in contract Yes a Form 2072 certifying that and either a form 208 or a	N all stamp	be considered as paid, per \$11 \$16 \$17 \$17  Substitute of the considered as paid, per \$11 \$17	Share . 81 81 20 05	nall Business (less than 20 ease provide an estimate o complete this form	\$0. \$0. \$0. \$0.
RD RD RD RD Have	e all shares been issued fif Yes, lodge this form, e some or all of the share if Yes, Proprietary compublic companies must all No. Public companies	No other forms are recess issued under a writte panies must also lodge a form 2072 at so lodge a form	7,500 750 5,000 500 No uired. If No, see in contract Yes a Form 2072 certifying that and either a form 208 or a	N all stamp	be considered as paid, per \$11 \$16 \$17 \$17 \$17 \$17	Share . 81 81 20 05	nall Business (less than 20 ease provide an estimate o complete this form	\$0. \$0. \$0. \$0.
Class of share  ORD  ORD  ORD  . Have	e all shares been issued fif Yes, lodge this form, e some or all of the share if Yes, Proprietary compublic companies must all No. Public companies	No other forms are recess issued under a writte panies must also lodge a form 2072 at so lodge a form	7,500 750 5,000 500 No uired. If No, see in contract Yes a Form 2072 certifying that and either a form 208 or a	N all stamp	be considered as paid, per \$11 \$16 \$17 \$17 \$17 \$17	Share . 81 81 20 05	nali Business (less than 20 ease provide an estimate o	\$0. \$0. \$0. \$0.
Class of share  DRD  DRD  DRD  . Have	e all shares been issued fif Yes, lodge this form, e some or all of the share if Yes, Proprietary compublic companies must all No. Public companies	No other forms are recess issued under a writte sanies must also lodge a aiso lodge a Form 2072 as must also lodge a Form	7,500 750 5,000 500 No uired. If No, see in contract Yes a Form 2072 certifying that and either a form 208 or a	All stamp copy of th	be considered as paid, per \$11 \$16 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17	Share . 81 81 20 05	nall Business (less than 20 ease provide an estimate o complete this form Include	\$0. \$0. \$0. \$0.
RD RD RD RD Have	e all shares been issued fif Yes, lodge this form, e some or all of the share if Yes, Proprietary compublic companies must all No. Public companies	No other forms are recess issued under a writte sanies must also lodge a aiso lodge a Form 2072 as must also lodge a Form	7,500 750 5,000 500 No If No, see in contract Yes a Form 2072 certifying that and either a form 208 or a m 208.	All stamp copy of th	be considered as paid, per \$11 \$16 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17	Share . 81 81 20 05	nall Business (less than 20 ease provide an estimate o complete this form Include The time actually sp instructions, working and obtaining the in	\$0. \$0. \$0. \$0. \$0.
RD RD RD Have	e all shares been issued fif Yes, lodge this form, e some or all of the share if Yes, Proprietary compublic companies must all No. Public companies	No other forms are recess issued under a writte sanies must also lodge a aiso lodge a Form 2072 as must also lodge a Form	7,500 750 5,000 500 No If No, see in contract Yes a Form 2072 certifying that and either a form 208 or a m 208.	All stamp copy of th	be considered as paid, per \$11 \$16 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17	Share . 81 81 20 05	nall Business (less than 20 ease provide an estimate o complete this form Include The time actually sp instructions, working and obtaining the in The time spent by al	\$0. \$0. \$0. \$0. \$0. \$0.
RD RD RD RD Have	e all shares been issued for the share some or all of the share Public companies must all for No. Public companies.	No other forms are recess issued under a writte sanies must also lodge a aiso lodge a Form 2072 as must also lodge a Form	7,500 750 5,000 500 No If No, see if no contract Yes a Form 2072 certifying that and either a Form 208 or a m 208.	all stamp copy of the copy and complete	be considered as paid, per \$11 \$16 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17	Share . 81 81 20 05	nall Business (less than 20 ease provide an estimate o complete this form Include The time actually sp instructions, working and obtaining the in	employees), if the time tailing to go not the quest formation if employees.
RD RD RD Have	e all shares been issued for the share some or all of the share Public companies must all for No. Public companies.	No other forms are recess issued under a writte sanies must also lodge a aiso lodge a Form 2072 is must also lodge a Form Locatify that the inform KAREN KA-LENG	7,500 750 5,000 500 S00 No If No, see if No, see if a Form 2072 certifying that and either a Form 208 or a m 208.	all stamp copy of the copy and complete	be considered as paid, per \$11 \$16 \$11 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17	Share . 81 81 20 05	nall Business (less than 20 ease provide an estimate of complete this form  Include  The time actually spinstructions, working and obtaining the interest that collecting and providinformation	employees). If the time ta
RD RD RD RD Have	e all shares been issued for the share some or all of the share Public companies must all for No. Public companies.	No other forms are recess issued under a writte sanies must also lodge a siso lodge a Form 2072 is must also lodge a Form to the informal certify that the informal certification is considered in the certify that the informal certification is considered in the certification in the certification is certification.	7,500 750 5,000 500 S00 No If No, see if No, see if a Form 2072 certifying that and either a Form 208 or a m 208.	all stamp copy of the copy and complete	be considered as paid, per \$11 \$16 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17 \$17	Share . 81 81 20 05	nall Business (less than 20 ease provide an estimate of complete this form  Include  The time actually spinstructions, working and obtaining the interest that collecting and providinformation	employees), if the time tailing to go not the quest formation if employees.

Rule 2.7, 3.10.3, 3.10.4, 3.10.5

### Appendix 3B

# New issue announcement, application for quotation of additional securities and agreement

Information—or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002.

Name of entity				
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED				
ABN 11 005 357 522  We (the entity) give ASX the following information.				
Part 1 - All issues You must complete the relevant sections (attach sheets if there is not enough space).				
	Class of *securities issued or to e issued	Ordinary Shares		
to	lumber of <sup>+</sup> securities issued or be issued (if known) or naximum number which may be sued	13,750		
(e + o p s	rincipal terms of the *securities eg, if options, exercise price and xpiry date; if partly paid securities, the amount utstanding and due dates for ayment; if *convertible ecurities, the conversion price nd dates for conversion)	Fully Paid Shares		

11/3/2002

<sup>+</sup> See chapter 19 for defined terms.

Do the \*securities rank equally in Yes, pari passu with existing ordinary shares. all respects from the date of allotment with an existing \*class of quoted \*securities?

If the additional securities do not rank equally, please state:

- the date from which they do
- the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment

Issue price or consideration

7.500 shares at \$11.81 each 750 shares at \$16.81 each 5.000 shares at \$11.20 each 500 shares at \$17.05 each Total 13,750

Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets)

13,750 shares issued on exercise of options.

Dates of entering \*securities into uncertificated holdings or despatch of certificates

10 July 2002

8 Number and \*class of all +securities quoted on ASX (including the securities in clause 2 if applicable)

Number	+Class
1,502,585,826	Ordinary fully paid
34,114,685	Options on issue
64,016,000	1998 Redeemable Preference Shares.
60,016,000	1998 Redeemable Preference Shares (Series 2).

<sup>+</sup> See chapter 19 for defined terms.

10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	Same as existing fully paid ordinary shares.		
Part 2 - Bonus issue or pro rata issue				
1 <b>1</b>	Is security nolder approval required?			
12	Is the issue renounceable or non-renounceable?			
13	Ratio in which the *securities will be offered			
14	<sup>+</sup> Class of <sup>+</sup> securities to which the offer relates			
15	<sup>+</sup> Record date to determine entitlements			
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?			
17	Policy for deciding entitlements in relation to fractions			
18	Names of countries in which the entity has *security holders who will not be sent new issue documents			
	Note: Security holders must be told how their entitlements are to be dealt with.			
	Cross reference: rule 7.7.			
19	Closing date for receipt of acceptances or renunciations			
	Names of any underwriters			
21	Amount of any underwriting fee or commission			
22	Names of any brokers to the issue			

<sup>+</sup> See chapter 19 for defined terms.

23	Fee or commission payable to the broker to the issue
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders
25	If the issue is contingent on   *security holders' approval, the date of the meeting
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders
28	Date rights trading will begin (if applicable)
29	Date rights trading will end (if applicable)
30	How do <sup>†</sup> security holders sell their entitlements in full through a broker?
31	How do <sup>†</sup> security holders sell part of their entitlements through a broker and accept for the balance?
32	How do *security holders dispose of their entitlements (except by sale through a broker)?
33	*Despatch date
	- Quotation of securities eed only complete this section if you are applying for quotation of securities
34	Type of securities (tick one)
(a)	Securities described in Part 1

<sup>+</sup> See chapter 19 for defined terms.

(b)		All other securities
		Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities
Entiti	es tha	t have ticked box 34(a)
		securities forming a new class of securities onal securities do not form a new class, go to 43)
		dicate you are providing the or documents .
35		If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders
36		If the *securities are *equity securities, a distribution schedule of the additional *securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over
37 (now <u>(</u>	□ go to 4	A copy of any trust deed for the additional *securities 3)
Entitie	es that	t have ticked box 34(b)
38		ber of securities for which tation is sought
39		s of <sup>+</sup> securities for which ation is sought
		·

<sup>+</sup> See chapter 19 for defined terms.

Appe	endix	3B
New	issue	announcement

40	ali allo	the <sup>+</sup> securities rank equally in respects from the date of other with an existing <sup>+</sup> class quoted <sup>+</sup> securities?		
	ran	the additional securities do not also equally, please state: the date from which they do the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment	·	
41	Rea nov	ason for request for quotation v		
		ample: In the case of restricted curities, end of restriction iod		
	àno	issued upon conversion of other security, clearly identify t other security)		
42	+se	mber and <sup>+</sup> class of all ecurities quoted on ASX eluding the securities in clause	Number	<sup>†</sup> Class
	(noı	w go to 43)		
All en Fees	ntities			
43	Paym	nent method (tick one)		
		Cheque attached		~
		Electronic payment made		
		Note: Payment may be made electronically at the same time.	electronically if Apper	ndix 3B is given to ASX
	~	Periodic payment as agreed with	n the home branch has	been arranged
		Note: Arrangements can be ma frequent issues of securities.	ade for employee incer	itive schemes that involve

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<sup>+</sup> See chapter 19 for defined terms.

#### **Quotation agreement**

- <sup>†</sup>Quotation of our additional <sup>†</sup>securities is in ASX's absolute discretion. ASX may quote the <sup>†</sup>securities on any conditions it decides.
- 2 We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.—
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any
  applications received by us in relation to any \*securities to be quoted and
  that no-one has any right to return any \*securities to be quoted under
  sections 737, 738 or 1016F of the Corporations Act at the time that we
  request that the \*securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the \*securities to be quoted, it has been provided at the time that we request that the \*securities be quoted.
- If we are a trust, we warrant that no person has the right to return the +securities to be quoted under section 1019B of the Corporations Act at the time that we request that the +securities be quoted.
- We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before \*quotation of the \*securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:

Secretary

Date: 10 July 2002

Print name:

Karen Ka-Leng Phillips

<sup>+</sup> See chapter 19 for defined terms.

Rule 2.7, 3.10.3, 3.10.4, 3.10.5

## Appendix 3B

# New issue announcement, application for quotation of additional securities and agreement

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002.

Name	e of entity	
AUS <sup>-</sup>	TRALIA AND NEW ZEALAND BANI	KING GROUP LIMITED
ABN 11 00	05 357 522	
We (	the entity) give ASX the following inf	formation.
	1 - All issues must complete the relevant sections	(attach sheets if there is not enough space).
1	<sup>+</sup> Class of <sup>+</sup> securities issued or to be issued	Ordinary Shares
2	Number of *securities issued or to be issued (if known) or maximum number which may be issued	5,850
3	Principal terms of the *securities (eg, if options, exercise price and expiry date; if partly paid *securities, the amount outstanding and due dates for payment; if *convertible securities, the conversion price and dates for conversion)	Fully Paid Shares
		12

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<sup>+</sup> See chapter 19 for defined terms.

Do the \*securities rank equally in all respects from the date of allotment with an existing \*class of quoted \*securities?

If the additional securities do not rank equally, please state:

- the date from which they do
- The extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment
- 5 Issue price or consideration

Yes, pari passu with existing ordinary shares.

2,250 shares at \$14.63 each at \$17.05 each at \$13.70 each at \$13.70 each at \$14.92 each at \$14.92 each

6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets)

5,850 shares issued on exercise of options.

7 Dates of entering \*securities into uncertificated holdings or despatch of certificates

11 July 2002

8 Number and \*class of all \*securities quoted on ASX (including the securities in clause 2 if applicable)

Number	<sup>+</sup> Class
1,502,591,676	Ordinary fully paid
34,108,835	Options on issue
64,016,000	1998 Redeemable Preference Shares.
60,016,000	1998 Redeemable Preference Shares (Series 2).

<sup>+</sup> See chapter 19 for defined terms.

.....

10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	Same as existing fully paid ordinary shares.
Part 2	- Bonus issue or pro rata issue	
11	Is security holder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the <sup>+</sup> securities will be offered	
14	*Class of *securities to which the offer relates	
15	<sup>+</sup> Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17 .	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has *security holders who will not be sent new issue documents	
	Note: Security holders must be told how their entitlements are to be dealt with.	
	Cross reference: rule 7.7.	
19	Closing date for receipt of acceptances or renunciations	
	Names of any underwriters	
21	Amount of any underwriting-fee or commission	
22	Names of any brokers to the issue	

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<sup>+</sup> See chapter 19 for defined terms.

	· · · · · · · · · · · · · · · · · · ·	<del></del>
23	Fee or commission payable to the broker to the issue	
. 24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders	
25	If the issue is contingent on †security holders' approval, the date of the meeting	
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled	
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders	
28	Date rights trading will begin (if applicable)	
29	Date rights trading will end (if applicable)	
30	How do *security holders sell their entitlements in full through a broker?	
31	How do *security holders sell part of their entitlements through a broker and accept for the balance?	
32	How do *security holders dispose of their entitlements (except by sale through a broker)?	
33	<sup>+</sup> Despatch date	
	- Quotation of securities eed only complete this section if you	u are applying for quotation of securities
34	Type of securities (tick one)	
(a)	Securities described in Par	t 1

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<sup>+</sup> See chapter 19 for defined terms.

(b) All other securities
Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities
Entities that have ticked box 34(a)
Additional securities forming a new class of securities (If the additional securities do not form a new class, go to 43)
Tick to indicate you are providing the information or documents
If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders
If the *securities are *equity securities, a distribution schedule of the additional *securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over
37   A copy of any trust deed for the additional *securities (now go to 43)
Entities that have ticked box 34(b)  38 Number of securities for which  +quotation is sought
39 Class of *securities for which quotation is sought

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<sup>+</sup> See chapter 19 for defined terms.

App	endix	3B
New	issue	announcement

	all allo of q If th rank • t • t	the *securities rank equally in respects from the date of the the thick that with an existing *class quoted *securities?  The additional securities do not k equally, please state: the date from which they do the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment the extent to which they do not rank equally, other than in relation to the next dividend,		
	C	distribution or interest payment		
41	Rea	eson for request for quotation		
		ample: In the case of restricted urities, end of restriction and		·.
	ano	issued upon conversion of ther security, clearly identify other security)		
			A.L	(+o)
42	+se	nber and <sup>†</sup> class of all curities quoted on ASX luding the securities in clause	Number	<sup>+</sup> Class
	(nov	w go to 43)		
All en Fees	tities	•		,
43	Paym	nent method (tick one)		
		Cheque attached .		
	[□	Electronic payment made		
		Note: Payment may be made electronically at the same time.		ndix 3B is given to ASX
	<b>~</b>	Periodic payment as agreed wit	th the home branch has	been arranged
		Note: Arrangements can be m frequent issues of securities.	nade for employee incer	ntive schemes that involve

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11/3/2002.

<sup>+</sup> See chapter 19 for defined terms.

#### Quotation agreement

- <sup>†</sup>Quotation of our additional <sup>†</sup>securities is in ASX's absolute discretion. ASX may quote the <sup>†</sup>securities on any conditions it decides.
- We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any
  applications received by us in relation to any \*securities to be quoted and
  that no-one has any right to return any \*securities to be quoted under
  sections 737, 738 or 1016F of the Corporations Act at the time that we
  request that the \*securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations. Act in relation to the \*securities to be quoted, it has been provided at the time that we request that the \*securities be quoted.
- If we are a trust, we warrant that no person has the right to return the 

  \*securities to be quoted under section 1019B of the Corporations Act at the 
  time that we request that the \*securities be quoted.
- We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before <sup>†</sup>quotation of the <sup>†</sup>securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:

Secretary

Date: 11 July 2002

Print name:

Karen Ka-Leng Phillips

<sup>+</sup> See chapter 19 for defined terms.

	registered agent number	7159	,				207 page 1/1	15 July
	g party or agent name	ANZ Company S	Secretary's Off	ice				
office, level, bu	ulding name <b>or</b> PO Box no.	Level 6				_		
	street number & name	TOO QUEEN DUI	reet					
		Melbourne	state/territo	ory V	IC postcode 300	<u>o</u>		
	telephone	- 03 / 32 / 3 02						•
	facsimile	1 03 / 52/3 04					ASS CAS	
	DX number		suburb/city			L	PRO	
1		Australian Securities	s & Investments Com	mission			form <b>207</b>	
		Notification of <b>share issue</b>					Corporations Act 2001 <b>254X</b> (1)	
	company name A.C.N.	AUSTRALIA AND	NEW ZEALAND B	BANKIN	G GROUP LIMIT	red		
,		003 337 322						
Details o	of the issue	) ,						
	date of issue (d/m/y)	11 / 07 / 2002	or period of issue (d/r	m/y)	from '	/	to / /	
Class of sh	hares - show only deta	ails of shares which have	been issued.	only th	e class code.		sses of shares shown below, sho	w
class code	· full title				are listing a different cla f no more than 4 letters		ire, at 'class code' show a letter	
ORD	ORDINARY FU	LLY PAID SHARE	2					
				code	full title	code		
				A	Α	PRF	preference	
				B 5140	Betc	CUMP	•	
				EMP	employee's	NCP	non-cumulative preference	
				FOU	founders	REDP	redeemable preference	
				LG	life governor's	NRP CRP	non-redeemable preference	
				MAN ORD	management	NCRP	cumulative redeemable prefe	
				RED	ordinary redeemable	PARP	non-cumulative redeemable participative preference	on energy ce
				SPE	special		participative provenes	
Details of class of share	shares issued		number issued		amount (if any) paid, or	agreed to	aniount unpaid (if any), per	share
(1035-0) 31016	-		Hamber 133ded		be considered as paid.	•		311016
ORD			2,250		\$:	14.63		\$0.
ORD			1,125			17.05		\$0.
ORD			975		\$:	13.70		\$0.
ORD			1,500		\$:	4.92		\$0.
1. Have	all shares been issued	for cash only? Yes	<b>X</b> No □					
		for cash only? Yes . No other forms are requ		em 2				
		•	ired. If No. see it		_			·
2. Were	If Yes, lodge this form	. No other forms are requestions are requestions are requestions.	rired. If No. see it	N	o <b>X</b>			
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	street number & name	100 Queen St	reet			-1	
		Melbourne	state/terri	tory $\nabla$	IC postcode 300	<u> </u>	
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				<u>code</u>	full title	code	full title
				A	A	PRF	preference
				8	Betc	CUMP	cumulative preference
				EMP	employee's	NCP	non-cumulative preference
				FOU	founders	REDP	redeemable preference
				LG	life governor's	NRP	non-redeemable preference
				MAN	management	CRP	cumulative redeemable preference
				ORD	ordinary	NCRP	non-cumulative redeemable preference
}				RED	redeemable	PARP	participative preference
				SPE	special		
Details of	shares issued						
class of share			number issued		amount (if any) paid, or	agreed to	amount unpaid (if any), per share
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			4,750			4.92	\$0.
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Corporate Affairs Level 20, 100 Queen Street Melbourne Vic 3000 Facsimile 03 9273 4899 www.anz.com

For Release: 15 July 2002

## ANZ launches chip-based rewards program

ANZ today announced the launch of the ANZ First Sphere rewards program - Australia's first integrated chip-based credit card rewards program.

Sphere offers participating ANZ First Visa card customers the benefits of a new points-based rewards program with Instant Rewards at chip-enabled retailers.

The launch of Sphere follows ANZ's introduction of chip card technology to Australia in November 2001. In the past nine months, ANZ has issued over 350,000 ANZ-branded credit cards with chip technology and replaced almost 30,000 retailer card terminals with chip-enabled MultiPOS terminals, providing Australia's first working infrastructure for chip technology.

ANZ Managing Director for Credit Cards Australia Mr Kamran Siddiqi said: "Sphere is the next generation of credit card reward programs. Chip technology allows us to offer customers more immediate and attainable rewards than any other program in Australia."

"Many customers believe that earning rewards through existing programs is too slow and the choice of rewards is largely focussed on frequent flyer benefits. Sphere is unique, providing customers with attainable rewards and more choice," he said.

Features of the Sphere reward program include:

- Sphere is the only credit card reward program that offers Instant Rewards including in-store discounts, gift vouchers and exclusive offers.
- Sphere members have a wide choice of rewards including products and vouchers from major retailers, supermarkets and petrol stations when they want to redeem points.
- Program is optional for ANZ First customers annual rewards membership fee of \$33.
- In an industry first, the program provides customers with a guarantee to be able to return products if they are not happy.
- Sphere is not linked to any airline frequent flyer program. Harvey World Travel vouchers allow members to choose flights with any airline, car hires, and accommodation.
- Sphere customers receive a rewards summary with their monthly ANZ First statement.
- Customers earn points for every dollar spent in Australia and overseas and can reach their rewards faster by shopping at Sphere Bonus Partners. Sphere points never expire.

"Sphere adds a whole new dimension to ANZ's portfolio of credit card reward programs, which also includes the Qantas ANZ Card, Australia's most popular frequent flyer-based reward program," Mr Siddiqi said.

-2-

ANZ First also offers a secure online shopping guarantee using Verified by Visa, a new authentication technology protocol that is designed to increase security of online transactions by confirming the identity of both the buyer and seller. Cardholders can also choose to shop online via a chip card reader connected to their PC.

For media enquiries, contact:

Paul Edwards Head of Media Relations Tel: 03-9273 695 or 0409-655 550 Email: edwardp12@anz.com

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#### Details on ANZ First Sphere

Sphere is a different reward program. From the moment customers enrol they can enjoy Sphere Instant Rewards worth hundreds of dollars.

- There's no waiting or qualifying period.
- Sphere Instant Reward Partners offer in-store discounts, gift vouchers and exclusive offers.
- Unlike any other reward program, additional cardholders receive Sphere Instant Rewards.

Sphere offers one Sphere point per Australian dollar on all purchases in Australia and overseas.

- Earn points faster with Sphere Bonus Partners.
- Sphere points never expire, so customers can build points up to get the rewards they want.
- Additional cardholders can also earn and redeem points.
- Sphere points summary provided monthly on ANZ First statements.
- Earn up to 50,000 Sphere points annually.

#### Joining Sphere

To enrol existing ANZ First card customers call 13 22 73 or log on to anz.com. New customers can complete an application form for ANZ First and Sphere or call 13 33 33.

Sphere members will receive two Village movie tickets valued at \$28 and access Instant Rewards worth hundreds of dollars when they join. The annual rewards membership fee is \$33.

#### **Sphere Instant Reward Partners**

Participating ANZ First cardholders (and additional cardholders) will receive in-store discounts and exclusive offers with their purchase when they use their card at selected *Sphere* Instant Reward Partners. In-store discounts and exclusive offers available for launch include:

- Prouds The Jewellers \$50 discount when customers spend \$200 or more.
- Liz Davenport \$50 gift voucher when spend \$300 or more.
- Surf Dive 'n' Ski \$20 gift voucher with a purchase over \$150, plus membership to Team Surf Dive 'N Ski valued at \$50.
- Harvey World Travel book a five-night holiday at Cairns Beach Resort before 31 August 2002 (for travel before 30 September 2002) and get the sixth night free, plus a \$50 dinner voucher; and, pay for an international package worth at least \$3,500 and get 3,500 additional bonus points.

#### Sphere Bonus Partners

ANZ First cardholders can double and triple *Sphere* points for every dollar spent. Bonus Partners include Surf Dive 'N Ski, All Seasons Hotels, Harvey World Travel, Mercure Hotels, Novotel Hotels, Prouds The Jewellers, Retravision, Sofitel Hotels and Resorts, wishlist.com.au, ANZ Insurance, ANZ Personal loans. The list of bonus partners will continue to grow.

#### Redeeming points for rewards

Cardholders can redeem points for rewards across a wide range of categories including products and vouchers from major retailers, department stores and entertainment outlets. Points can also be redeemed for Harvey World Travel vouchers that can be used towards flights, accommodation and car hire.

Rule 2.7, 3.10.3, 3.10.4, 3.10.5

## Appendix 3B

# New issue announcement, application for quotation of additional securities and agreement

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002.

Name	e of entity	
AUS	TRALIA AND NEW ZEALAND BANI	KING GROUP LIMITED
ABN	05 357 522	
We (	the entity) give ASX the following inf	ormation.
	1 - All issues must complete the relevant sections	(attach sheets if there is not enough space).
1	<sup>+</sup> Class of <sup>+</sup> securities issued or to be issued	Ordinary Shares
2	Number of *securities issued or to be issued (if known) or maximum number which may be issued	8,375
3	Principal terms of the *securities (eg, if options, exercise price and expiry date; if partly paid *securities, the amount outstanding and due dates for payment; if *convertible securities, the conversion price and dates for conversion)	Fully Paid Shares

7 11/3/2002 September 35 February Appendix 3B Page 1

<sup>+</sup> See chapter 19 for defined terms.

4 Do the \*securities rank equally in all respects from the date of allotment with an existing \*class of quoted \*securities?

If the additional securities do not rank equally, please state:

- the date from which they do
- the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment
- 5 Issue price or consideration

4,750 shares at \$14.92 each at \$14.63 each at \$13.70 each

Total 8,375

6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets) 8,375 shares issued on exercise of options.

Yes, pari passu with existing ordinary shares.

7 Dates of entering \*securities into uncertificated holdings or despatch of certificates

15 July 2002

8 Number and \*class of all \*securities quoted on ASX (including the securities in clause 2 if applicable)

Number	<sup>+</sup> Class
1,502,600,051	Ordinary fully paid
34,100,460	Options on issue
64,016,000	1998 Redeemable Preference Shares.
60,016,000	1998 Redeemable Preference Shares (Series 2).

<sup>+</sup> See chapter 19 for defined terms.

10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	Same as existing fully paid ordinary shares.
Part 2	- Bonus issue or pro rata issue	
11	Is security holder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the <sup>+</sup> securities will be offered	
14	<sup>+</sup> Class of <sup>+</sup> securities to which the offer relates	
15	*Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has *security holders who will not be sent new issue documents	
	Note: Security holders must be told how their entitlements are to be dealt with.	
	Cross reference: rule 7.7.	
19	Closing date for receipt of acceptances or renunciations	
	Names of any underwriters	
21	Amount of any underwriting fee or commission	
22	Names of any brokers to the issue	

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<sup>+</sup> See chapter 19 for defined terms.

23	Fee or commission payable to the broker to the issue
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders
25	If the issue is contingent on  +security holders' approval, the date of the meeting
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders
28	Date rights trading will begin (if applicable)
29	Date rights trading will end (if applicable)
30	How do <sup>+</sup> security holders sell their entitlements <i>in full</i> through a broker?
31	How do *security holders sell part of their entitlements through a broker and accept for the balance?
32	How do *security holders dispose of their entitlements (except by sale through a broker)?
33	<sup>+</sup> Despatch date
	- Quotation of securities eed only complete this section if you are applying for quotation of securities
34	Type of securities (tick one)
(a)	Securities described in Part 1

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<sup>+</sup> See chapter 19 for defined terms.

(b)		All other securities
		Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities
Entitie	s that	have ticked box 34(a)
		ecurities forming a new class of securities nal securities do not form a new class, go to 43)
		licate you are providing the documents
35		If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders
36		If the <sup>+</sup> securities are <sup>+</sup> equity securities, a distribution schedule of the additional <sup>+</sup> securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over
37 (now g	□ o to 43	A copy of any trust deed for the additional *securities
Entitie 38	Numb	have ticked box 34(b) per of securities for which ation is sought
39		of *securities for which tion is sought

Appendix 3B Page 5

<sup>+</sup> See chapter 19 for defined terms.

40	all allo	the <sup>+</sup> securities rank equally in respects from the date of tment with an existing <sup>+</sup> class uoted <sup>+</sup> securities?		
•	rank • t • t • t • t • r	te additional securities do not a equally, please state: the date from which they do the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment the extent to which they do not rank equally, other than in the elation to the next dividend, distribution or interest payment		
41	Rea now	son for request for quotation		
		mple: In the case of restricted urities, end of restriction od		
	ano	issued upon conversion of ther security, clearly identify other security)	-	
42	+sec	nber and <sup>+</sup> class of all curities quoted on ASX uding the securities in clause	Number	<sup>+</sup> Class
	(nov	v go to 43)		
All er Fees	ntities			
43	Paym	ent method (tick one)		
		Cheque attached		<u>-</u>
		Electronic payment made		
*		Note: Payment may be mad electronically at the same time		ndix 3B is given to ASX
	~	Periodic payment as agreed w	vith the home branch has	been arranged
		Note: Arrangements can be frequent issues of securities.	made for employee incer	tive schemes that involve

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<sup>+</sup> See chapter 19 for defined terms.

#### Quotation agreement

- <sup>†</sup>Quotation of our additional <sup>†</sup>securities is in ASX's absolute discretion. ASX may quote the <sup>†</sup>securities on any conditions it decides.
- We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any applications received by us in relation to any \*securities to be quoted and that no-one has any right to return any \*securities to be quoted under sections 737, 738 or 1016F of the Corporations Act at the time that we request that the \*securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the \*securities to be quoted, it has been provided at the time that we request that the \*securities be quoted.
- If we are a trust, we warrant that no person has the right to return the 

  +securities to be quoted under section 1019B of the Corporations Act at the 
  time that we request that the +securities be quoted.
- We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before \*quotation of the \*securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:

Secretary

Date: 15 July 2002

Print name:

Karen Ka-Leng Phillips

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<sup>+</sup> See chapter 19 for defined terms.

ASIC r	egistered agent number	7159					207 p	age 1/1	15 Jul	y 200
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		100 Queen St:	reet			-				
	suburb/city		state/terri	t vnot	IC postcode 3 0 0 0	-				
	telephone	( 03 ) 9273 61		, .	1C P*******30 <u>00</u>	-}				
	facsimile	( 03 ) 9273 61				-		AS	S C R	Q-A
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		Australian Securitie	s & Investments Con	nmissio	1		form <b>207</b>			
		Notification of						A -+ 2001		
		share issue					Corporations / 254X(1)	4CL 2001	ţ.	
	сотрапу пате		NEW ZEALAND	BANKI	NG GROUP LIMITE	ED				-
<b>'</b> ,	A.C.N.	005 357 522								_
Details o	of the issue									
	date of issue (d/m/y)	17 / 07 / 2002	or period of issue (d.	/m/y)	from / /		to /			
	, , , , , , , , , , , , , , , , , , ,			<del></del>				<del></del>		
Class of sh	nares - show only deta	ils of shares which have	been issued.		are listing any of the com he class code.	mon class	ses of shares shown	below, sh	wow	
class code	full title			If you code	are listing a different clas of no more than 4 letters a	s of share	e, at 'class code' sho show the full title	w a letter		
ORD	ORDINARY FU	LLY PAID SHAR	E	code		code	full title			•
•			1	A	A	PRF	preference			
				В	Betc	CUMP	cumulative prefer	ence		
				EMP	employee's	NCP	non-cumulative pr	reference		
			•	FOU	founders	REDP	redeemable prefe	rence		
			}	LG	life governor's	NRP	non-redeemable p	xeference		
				MAN	management	CRP	cumulative redeer	nable pref	ference	
				ORD	ordinary	NCRP	non-cumulative re	deemable	preferenc	:e
				RED SPE	redeemable	PARP	participative prefe	rence		
				Jr C	special				<del></del> .	
	shares issued	<del></del>		<del></del> -	(6 - ) - i			(f \ )	1	
class of share			number issued		amount (if any) paid, or a be considered as paid, pe		amount unpaid (	ir any), pe	r snare	
ORD			4,500			1.63			\$0	.00
ORD			2,625		\$1:	3.70			\$0	.00
ORD			5,500		\$14	1.92			\$0	.00
RD			1,500		\$1:	3.70			\$0	. 0 0
1. Have	all shares been issued t	or cash only? Yes	X No							
		No other forms are req		item 2						
	~	·								
2. Were	some or all of the share	es issued under a writter	contract Yes		√o 🔀					
		-	Form 2072 certifying that		•					
	Public companies must	also lodge a Form 207Z a	ind either a Form 208 or a	copy of	he contract.	٦	imall Business (less	than 20 er	nploveech	
	If No. Public companie	s must also lodge a Forn	1 208.		••	р	lease provide an est complete this form	timate of t		
		ı					•			
Signatur	e						Include The time act	ually snen	t reading	the
-		I certify that the inform	ation in this form is true	and comp	lete.		instructions,			
					-		and obtainin	g the info	rmation	
							The time spe			in
	print name	KAREN KA-LEN	F PHILLIPS	capacity	SECRETARY		collecting an information		g this	
-		111				$\dashv$				
		111.1				ŀ	hrs	mi	ine	

iere

date 17 / 07 / 02

A C I C							207	page 1/1	15 July 2001
	registered agent number	7159							
office level by	g party or agent name uiding name or PO Boxno.	ANZ Company S	Secretary's Of	fice		<u>—</u>			
omes, seves, ac	street number & name								
		Melbourne	state/territ	OFY 1	IC postcode 3 0	00			
	telephone	( 03 ) 9273 61		<u> </u>	20	-			
•	facsimile	( 03 ) 9273 61							SS. REQ-A
	DX number		suburb/city						NSH.   REO-P   NOC.
		Australian Securitie	s & Investments Com	missio	2		form <b>20</b> °	7	
		Navidantian af					•		
		Notification of share issue					254X(1)	ons Act 2001	<u>:</u>
	company name	AUSTRALIA ANI	NEW ZEALAND	BANKI	NG GROUP LIM	TED		•	··· <u></u> ,
•	A.C.N.	005 357 522							
D-4-il-	fals :								
Details	of the issue								
	date of issue (d/m/y)	19 / 07 / 2002	or period of issue (da	/m/y)	from /	1	to	1 1	
Class of s	hares - show only deta	nils of shares which have	been issued.	only	are listing any of the the class code.				
class code	full title				are listing a different of no more than 4 lette				ſ
ORD	ORDINARY FU	LLY PAID SHAR	3	code	full title	code	full title		
				Α	Α	PRF	preference		
				В	Betc	CUM	cumulative p	reference	
				EMP	employee's	NCP		ve preference	
				FOU	founders	REDP	redeemable p		
				LG	life governor's	NRP		ble preference	
	ļ			MAN	3	CRP	cumulative re		
		•		ORD RED	ordinary redeemable	NCRP PARP		e preference	
	_			SPE	special	FARE	participative	preference	
Class of shar	f shares issued		number issued		amount (if any) naid	or agreed t	amount un	naid (if any) no	or share
C1922 OL 21191			number issued		amount (if any) paid, or agreed to amount unpaid (if any), per be considered as paid, per share			ei Sildie	
ORD			2,250			\$14.63			
ORD			1,750 625		\$14.92				\$0.00
ORD			023			\$13.70			\$0.00
1. Have	e all shares been issued	for cash only? Yes . No other forms are req	₩ No □ uired. If No. see	item 2	•				
	, co, loago kiis lulli								
2. Wer	re some or all of the shar				No 🕱				
			Form 207Z certifying tha			id.			
		also lodge a Form 2072 a es must also lodge a Forr	and either a Form 208 or a n 208.	copy of	the contract.		Small Business ( please provide a to complete this	n estimate of	
		ı					Include		
Signatu	re						· The tim	e actually sper	
		I certify that the inform	nation in this form is true	and com	olete.		instruct	ions, working (	on the question
	•							taining the info se spent by all o	
	· nrint name	KAREN KA-LEN	ם מדווודם	capacity	SECRETARY		collection	ng and providir	
	princhame	CAKEN KA-DEN	2 EUITHTE2	Suppliery	JECKE IAKI		informa	tion .	•
	1, 0								

sign here

date 19 / 07 / 02

Rule 2.7, 3.10.3, 3.10.4, 3.10.5

## Appendix 3B

# New issue announcement, application for quotation of additional securities and agreement

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002.

Nam	e of entity	
AUS	TRALIA AND NEW ZEALAND BANK	KING GROUP LIMITED
ABN		
11 00	05 357 522	
We (	the entity) give ASX the following inf	ormation.
	1 - All issues must complete the relevant sections	(attach sheets if there is not enough space).
1	*Class of *securities issued or to be issued	Ordinary Shares
2	Number of *securities issued or to be issued (if known) or maximum number which may be issued	18,750
3	Principal terms of the *securities (eg, if options, exercise price and expiry date; if partly paid *securities, the amount outstanding and due dates for payment; if *convertible securities, the conversion price and dates for conversion)	Fully Paid Shares

Appendix 3B Page 1

<sup>+</sup> See chapter 19 for defined terms.

4 Do the \*securities rank equally in all respects from the date of allotment with an existing \*class of quoted \*securities?

If the additional securities do not rank equally, please state:

- the date from which they do
- the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment
- 5 Issue price or consideration

7,250 shares at \$14.92 each 6,750 shares at \$14.63 each 3,250 shares at \$13.70 each 1,500 shares Total 18,750

Yes, pari passu with existing ordinary shares.

6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets) 18,750 shares issued on exercise of options.

7 Dates of entering \*\*securities into uncertificated holdings or despatch of certificates

14,125 shares 17 July 2002 4,625 shares 19 July 2002

8 Number and \*class of all \*securities quoted on ASX (including the securities in clause 2 if applicable)

Number	<sup>+</sup> Class
1,502,618,801	Ordinary fully paid
34,081,710	Options on issue
64,016,000	1998 Redeemable Preference Shares.
60,016,000	1998 Redeemable Preference Shares (Series 2).

<sup>+</sup> See chapter 19 for defined terms.

10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	Same as existing fully paid ordinary shares.
Part 2	- Bonus issue or pro rata issue	• · · · · · · · · · · · · · · · · · · ·
11	Is security holder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the <sup>+</sup> securities will be offered	
14	*Class of *securities to which the offer relates	
15	*Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has *security holders who will not be sent new issue documents	
	Note: Security holders must be told how their entitlements are to be dealt with.	
	Cross reference: rule 7.7.	
19	Closing date for receipt of acceptances or renunciations	
	Names of any underwriters	1.0 (1.1)
21	Amount of any underwriting fee or commission	
22	Names of any brokers to the issue	

Appendix 3B Page 3

<sup>+</sup> See chapter 19 for defined terms.

23	Fee or commission payable to the broker to the issue			
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders			
25	If the issue is contingent on *security holders' approval, the date of the meeting			
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled			
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders			
28	Date rights trading will begin (if applicable)			
29	Date rights trading will end (if applicable)			
30	How do *security holders sell their entitlements <i>in full</i> through a broker?			
31	How do *security holders sell part of their entitlements through a broker and accept for the balance?			
32	How do *security holders dispose of their entitlements (except by sale through a broker)?			
33	*Despatch date			
Part 3 - Quotation of securities  You need only complete this section if you are applying for quotation of securities				
34	Type of securities (tick one)			
(a)	Securities described in Part	1		

Appendix 3B Page 4

<sup>+</sup> See chapter 19 for defined terms.

(b)		All other securities	
		Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities	
Entitie	es tha	t have ticked box 34(a)	
		securities forming a new class of securities onal securities do not form a new class, go to 43)	
		dicate you are providing the . or documents	
35		If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders	
36		If the *securities are *equity securities, a distribution schedule of the additional *securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over	
37 (now g	□ go to 4	A copy of any trust deed for the additional *securities  3)	
Entitie	es that	t have ticked box 34(b)	
38	Num	ber of securities for which tation is sought	
39		s of <sup>+</sup> securities for which ation is sought	

<sup>+</sup> See chapter 19 for defined terms.

40	all allot	the <sup>+</sup> securities rank equally in respects from the date of ment with an existing <sup>+</sup> class uoted <sup>+</sup> securities?
	rank  ti  ti  p  ti  rank	e additional securities do not a equally, please state: the date from which they do the extent to which they participate for the next dividend, (in the case of a rust, distribution) or interest payment the extent to which they do not rank equally, other than in the elation to the next dividend, distribution or interest payment
41	Rea now	son for request for quotation
		mple: In the case of restricted urities, end of restriction od
•	anot	ssued upon conversion of the security, clearly identify other security)
42		Number +Class  ober and +class of all curities quoted on ASX auding the securities in clause
	(nov	v go to 43)
All en Fees	itities	
43	Paym	ent method (tick one)
		Cheque attached
		Electronic payment made
		Note: Payment may be made electronically if Appendix 3B is given to ASX electronically at the same time.
	•	Periodic payment as agreed with the home branch has been arranged
		Note: Arrangements can be made for employee incentive schemes that involve frequent issues of securities.

Appendix 3B Page 6

<sup>+</sup> See chapter 19 for defined terms.

#### **Quotation agreement**

- <sup>†</sup>Quotation of our additional <sup>†</sup>securities is in ASX's absolute discretion. ASX may quote the <sup>†</sup>securities on any conditions it decides.
- 2 We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any
  applications received by us in relation to any \*securities to be quoted and
  that no-one has any right to return any \*securities to be quoted under
  sections 737, 738 or 1016F of the Corporations Act at the time that we
  request that the \*securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the \*securities to be quoted, it has been provided at the time that we request that the \*securities be quoted.
- If we are a trust, we warrant that no person has the right to return the \*securities to be quoted under section 1019B of the Corporations Act at the time that we request that the \*securities be quoted.
- We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before \*quotation of the \*securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:

Secretary

Date: 19 July 2002

Print name:

Karen Ka-Leng Phillips

<sup>+</sup> See chapter 19 for defined terms.



Corporate Affairs
Level 20, 100 Queen Street
Melbourne Vic 3000
Facsimile 03 9273 4899
www.anz.com

For Release: 24 July 2002

# Speers Point resident is ANZ's one millionth internet banking customer

ANZ today announced that Speers Point resident Ms Dianne Robinson became the bank's one millionth Internet Banking customer in Australia when she registered for ANZ Internet Banking last month.

To mark the milestone, Ms Robinson was this week presented with an Access account containing \$500 at ANZ's Cardiff branch by ANZ Newcastle and Central Coast District Manager Ms Lea Atchison.

Ms Robinson contacted ANZ's Internet Service Team for assistance in registering for ANZ Internet Banking and one of the Internet Service Consultant's gave her all the assistance she needed to get started.

"I'm ecstatic, I've never won anything before," said an elated Ms Robinson. "The Internet Service Team was absolutely fantastic, helping me to reconfigure my computer so that I could use ANZ Internet Banking."

ANZ Internet Banking offers a range of functionality from checking your account balance, viewing your transaction history and transferring funds, to paying bills for over 6,000 billers using BPAY®, paying people at other banks within Australia using Pay Anyone, plus much more.

"ANZ Internet Banking has been a great success since the service was launched in April 1999. Not only are there more than one million registered users in Australia, but they also use ANZ Internet Banking regularly," said Ms Atchison.

"Since our service began, our customers have logged on more than 57 million times, in fact, ANZ Internet Banking now has more transactions completed each month than ANZ Phone Banking," she said.

To register for ANZ Internet Banking, call 13 33 50 or visit your local ANZ branch.

For media enquiries, contact:

Rita Zonius Media Relations Manager Tel: 03-9273 6190 or 0409-655 551 Email: zoniusr@anz.com



Corporate Affairs Level 20, 100 Queen Street Melbourne Vic 3000 Facsimile 03 9273 4899 www.anz.com

For Release: 24 July 2002

## **ANZ** exposure to Marconi

Following the trading update last night by Marconi PLC in which it stated negotiations with its banking syndicate over a debt-equity swap are "relatively advanced", ANZ confirms it has credit exposures to Marconi PLC of approximately US\$131million.

Marconi PLC, formerly GEC, is a global telecommunications equipment and solutions company headquartered in London and has been an ANZ customer since 1947.

Negotiations between Marconi and its syndicate bankers are still to be finalised and it is inappropriate to comment further at this stage.

ANZ Chief Financial Officer, Mr Peter Marriott said: "Marconi was investment grade just over 12 months ago but it has been severely impacted by the downturn in the telecommunications sector. In recent years however ANZ has substantially reduced its exposure to Marconi. ANZ's lending to the telecommunications sector represents approximately 2% of total lending assets."

ANZ highlighted in its 2002 Interim Results announcement that it remained concerned about the international credit outlook, expecting specific provisions to remain moderately high. While domestic credit quality remains strong, total specific provisions for the Group are nevertheless expected to remain at levels similar to the first half.

ANZ remains strongly provisioned and expects to achieve a full year profit in line with market expectations.

For media enquiries, contact

Paul Edwards
Head of Group Media Relations
Tel: 03-9273 6955 or 0409-655 550

Email: edwardp12@anz.com

For investor enquiries, contact:

Philip Gentry Head of Investor Relations Tel: 03-9273 4185 or 0411-125474

Email: gentryp@anz.com



Corporate Affairs Level 20, 100 Queen Street Melbourne Vic 3000 Facsimile 03 9273 4899 www.anz.com

For release: 29 July 2002

## **ANZ Yass Local Link to stay in Comur Street**

ANZ today reaffirmed its commitment to the Yass community announcing it will maintain its Local Link agency at 116 Comur Street, Yass, when gift shop and soft furnishings business Comur House moves into the premises.

Comur House owners Tony and Susan Wade have agreed to operate ANZ's Yass local link agency from Monday 2 September 2002 when they take over the Comur Street premises from Warmingtons Electrical.

Announcing the change, ANZ's Rural Market Manager for Southern NSW, Mr Mark Nightingale, said customers would continue to have access to all existing services available at the Yass Local Link agency under the new arrangement.

"ANZ's Local Link agency plays a key role in bringing banking services to the Yass community and we are pleased to maintain our agency under the new management of Tony and Susan," said Mr Nightingale.

Customers can access their ANZ Passbook, Access and Cheque accounts and EFTPOS facilities at the Yass Local Link agency. Additionally, the agency is equipped to handle personal cheque deposits and small business deposits, as well as arrange for a mobile manager to visit customers who have lending or investment requirements.

"ANZ recognises the importance of face-to-face banking, particularly in rural communities, and we are committed to maintaining a presence throughout regional Australia as evidenced by our continued moratorium on rural branch closures," said Mr Nightingale.

The ANZ 'Parent Branch' for the Yass agency is located at Goulburn and managed by Mr Graeme Hewett, who will frequently travel to Yass to assist with lending and account opening. The agency can also refer customers to ANZ for assistance with other banking products and services, such as taking out a home loan, purchasing insurance products and applying for a credit card.

The Yass Local Link Agency located in Comur House will be open from 9.30am to 4.00pm, Monday to Friday.

For media enquiries, contact:

Mark Nightingale Rural Market Manager Southern NSW, ANZ Tel: 02-4234 3967 or 0411 236 166

Email: nightinm@anz.com

Rita Zonius Media Relations Manager, ANZ Tel: 03-9273 6190 or 0409-655 551

Email: zoniusr@anz.com

Rule 2.7, 3.10.3, 3.10.4, 3.10.5

### Appendix 3B

# New issue announcement, application for quotation of additional securities and agreement

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 1/7/96. Origin: Appendix 5. Amended 1/7/98, 1/9/99, 1/7/2000, 30/9/2001, 11/3/2002.

Name of entity						
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED						
ABN						
11 00	5 357 522					
We (the entity) give ASX the following information.						
Part 1 - All issues You must complete the relevant sections (attach sheets if there is not enough space).						
1	*Class of *securities issued or to be issued	Ordinary Shares				
2	Number of *securities issued or to be issued (if known) or maximum number which may be issued	53,625				
3	Principal terms of the *securities (eg, if options, exercise price and expiry date; if partly paid *securities, the amount outstanding and due dates for payment; if *convertible securities, the conversion price and dates for conversion)	Fully Paid Shares				

11/3/2002 Appendix 3B Page 1

<sup>+</sup> See chapter 19 for defined terms.

# Appendix 3B New issue announcement

4 Do the \*securities rank equally in all respects from the date of allotment with an existing \*class of quoted \*securities?

If the additional securities do not

• the date from which they do

rank equally, please state:

- the extent to which they participate for the next dividend, (in the case of a trust, distribution) or interest payment
- the extent to which they do not rank equally, other than in relation to the next dividend, distribution or interest payment
- 5 Issue price or consideration

Yes, pari passu with existing ordinary shares.

15,000 shares	at \$10.34 each
8,250 shares	at \$13.70 each
11,250 shares	at \$14.63 each
14,500 shares	at \$14.92 each
3,125 shares	at \$17.05 each
1,500 shares	at \$16.81 each
Total 53.625	

6 Purpose of the issue (If issued as consideration for the acquisition of assets, clearly identify those assets)

Issued on exercise of options.

7 Dates of entering \*securities into uncertificated holdings or despatch of certificates

2,250 shares	22 July 2002
51,375 shares	29 July 2002

8 Number and +class of all +securities quoted on ASX (including the securities in clause 2 if applicable)

Number	<sup>+</sup> Class
1,502,672,426	Ordinary fully paid
34,028,085	Options on issue
64,016,000	1998 Redeemable Preference Shares.
60,016,000	1998 Redeemable Preference Shares (Series 2).

<sup>+</sup> See chapter 19 for defined terms.

10	Dividend policy (in the case of a trust, distribution policy) on the increased capital (interests)	Same as existing fully paid ordinary shares.
Part 2	- Bonus issue or pro rata issue	
11	Is security holder approval required?	
12	Is the issue renounceable or non-renounceable?	
13	Ratio in which the *securities will be offered	
14	*Class of *securities to which the offer relates	
15	*Record date to determine entitlements	
16	Will holdings on different registers (or subregisters) be aggregated for calculating entitlements?	
17	Policy for deciding entitlements in relation to fractions	
18	Names of countries in which the entity has *security holders who will not be sent new issue documents  Note: Security holders must be	
	told how their entitlements are to be dealt with.	
	Cross reference: rule 7.7.	
19	Closing date for receipt of acceptances or renunciations	
	Names of any underwriters	
21	Amount of any underwriting fee or commission	

11/3/2002

<sup>+</sup> See chapter 19 for defined terms.

### Appendix 3B New issue announcement

22	Names of any brokers to the issue	
23	Fee or commission payable to the broker to the issue	
24	Amount of any handling fee payable to brokers who lodge acceptances or renunciations on behalf of *security holders	
_ 25	If the issue is contingent on +security holders' approval, the date of the meeting	
26	Date entitlement and acceptance form and prospectus or Product Disclosure Statement will be sent to persons entitled	
27	If the entity has issued options, and the terms entitle option holders to participate on exercise, the date on which notices will be sent to option holders	
28	Date rights trading will begin (if applicable)	
29	Date rights trading will end (if applicable)	
•		
30	How do *security holders sell their entitlements in full through a broker?	
31	How do *security holders sell part of their entitlements through a broker and accept for the balance?	
32	How do *security holders dispose of their entitlements (except by sale through a broker)?	
33	*Despatch date	
	- Quotation of securities eed only complete this section if you	are applying for quotation of securities

<sup>+</sup> See chapter 19 for defined terms.

34	Type (tick	of securities one)
(a)	V	Securities described in Part 1
(b)		All other securities
		Example: restricted securities at the end of the escrowed period, partly paid securities that become fully paid, employee incentive share securities when restriction ends, securities issued on expiry or conversion of convertible securities
Entiti	es that	have ticked box 34(a)
		ecurities forming a new class of securities anal securities do not form a new class, go to 43)
		dicate you are providing the or documents
35		If the *securities are *equity securities, the names of the 20 largest holders of the additional *securities, and the number and percentage of additional *securities held by those holders
36		If the *securities are *equity securities, a distribution schedule of the additional *securities setting out the number of holders in the categories 1 - 1,000 1,001 - 5,000 5,001 - 10,000 10,001 - 100,000 100,001 and over
37 (now	□ go to 4	A copy of any trust deed for the additional <sup>+</sup> securities 3)
Entiti		t have ticked box 34(b)
38		ber of securities for which tation is sought
39		s of <sup>†</sup> securities for which ation is sought

11/3/2002 Appendix 3B Page 5

<sup>+</sup> See chapter 19 for defined terms.

### Appendix 3B New issue announcement

40	all r allotr	he *securities rank equally in respects from the date of ment with an existing *class uoted *securities?		
	rank  th  th  p  d  tr  p  tr  p	e additional securities do not equally, please state: ne date from which they do not extent to which they participate for the next dividend, (in the case of a rust, distribution) or interest payment the extent to which they do not rank equally, other than in elation to the next dividend, distribution or interest payment		
41	Rea:	son for request for quotation		
		mple: In the case of restricted urities, end of restriction od		
	anot	issued upon conversion of ther security, clearly identify other security)		
		. [7]		±01
42	+sec	nber and <sup>+</sup> class of all curities quoted on ASX duding the securities in clause	lumber	<sup>+</sup> Class
	(nov	v go to 43)		
All er Fees	itities			
43	Paym	nent method (tick one)		
		Cheque attached		
		Electronic payment made		
		Note: Payment may be made electronically at the same time.	electronically if Appen	ndix 3B is given to ASX
	•	Periodic payment as agreed with	n the home branch has t	oeen arranged
		Note: Arrangements can be ma frequent issues of securities.	ade for employee incen	tive schemes that involve

Appendix 3B Page 6

<sup>+</sup> See chapter 19 for defined terms.

#### Quotation agreement

- <sup>†</sup>Quotation of our additional <sup>†</sup>securities is in ASX's absolute discretion. ASX may quote the <sup>†</sup>securities on any conditions it decides.
- We warrant the following to ASX.
  - The issue of the \*securities to be quoted complies with the law and is not for an illegal purpose.
  - There is no reason why those \*securities should not be granted \*quotation.
  - An offer of the \*securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty

- Section 724 or section 1016E of the Corporations Act does not apply to any applications received by us in relation to any \*securities to be quoted and that no-one has any right to return any \*securities to be quoted under sections 737, 738 or 1016F of the Corporations Act at the time that we request that the \*securities be quoted.
- We warrant that if confirmation is required under section 1017F of the Corporations Act in relation to the \*securities to be quoted, it has been provided at the time that we request that the \*securities be quoted.
- If we are a trust, we warrant that no person has the right to return the \*securities to be quoted under section 1019B of the Corporations Act at the time that we request that the \*securities be quoted.
- We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from or connected with any breach of the warranties in this agreement.
- We give ASX the information and documents required by this form. If any information or document not available now, will give it to ASX before \*quotation of the \*securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (will be) true and complete.

Sign here:

Secretary

Date: 30 July 2002

Print name:

Karen Ka-Leng Phillips

11/3/2002

<sup>+</sup> See chapter 19 for defined terms.

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	egistered agent number party or agent name		Secretary's Off	Fice		-			
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		Melbourne	state/territo	ory v	IC postcode 300	0			
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	street number & name	100 Queen Str	reet						
	suburb/city	Melbourne	state/territ	tory V	IC postcode 3000				
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office, level, building name or PO Boxno. Level 6								
		100 Queen Str	reet		<del></del> -	-		
		Melbourne	state/terri	tary t	IC bostcode 300	0		
	telephone	1 03 19273 61	41					= "
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# Media Release



Corporate Affairs Level 20, 100 Queen Street Melbourne Vic 3000 Facsimile 03 9273 4899 www.anz.com

For Release: 30 July 2002

### ANZ to open in Williams

ANZ today announced it would open a Local Link agency at the Williams Shell Roadhouse on 19 August 2002, following the recent closure of National Australia Bank's agency in Williams.

The agency will provide a key role in bringing banking services back to the Williams community, according to ANZ's Regional Manager for South Western Australia Mr David Whitby.

"Residents of Williams are understandably concerned about the loss of banking facilities in their town, following the closure of the NAB agency in the area recently," said Mr Whitby.

"The opening of the ANZ Local Link agency in Williams reflects ANZ's commitment in finding new ways to meet the banking and financial services needs of its rural customers.

"We recognise the importance of face-to-face banking, particularly in rural communities, and we are committed to maintaining a presence throughout regional Australia, as evidenced by our continued moratorium on rural branch closures," he said.

Customers will be able to operate their ANZ personal transaction accounts at the Williams agency. The agency will also be equipped to handle personal cheque deposits and small business deposits, as well as arrange for a mobile manager to visit customers who have lending or investment requirements.

ANZ Narrogin Branch Manager Mrs Jasmin Cruz will frequently travel to Williams to assist with lending and account opening.

The ANZ agency will be operated by the proprietors of the Shell Roadhouse, Eddie and Julie Juras.

"The Williams Local Link is situated in a very handy location, enabling many customers to access the facility. I'm delighted that Eddie and Julie will be managing the agency and I hope the community takes the opportunity to support the new facility," said Mr Whitby.

The Williams Local Link at the Shell Roadhouse, Lot 29 Albany Highway, will open from 9.30am to 4.00pm Monday to Thursday and 9.30am to 5.00pm Friday.

For media enquiries, contact:

David Whitby
ANZ Regional Manager South Western Aust.
Tel: 08-9323 8228

Jasmin Cruz Branch Manager, ANZ Narrogin Tel: 08- 9881 5268

# Media Release



Corporate Affairs Level 20, 100 Queen Street Melbourne Vic 3000 Facsimile 03 9273 4899 www.anz.com

For release: 31 July 2002 (insert appropriate date)

# **ANZ** committed to **Goolwa**

ANZ today reaffirmed its commitment to maintaining branch banking services in the **Goolwa** community, following the closure of the National Australia Bank's **Goolwa** branch.

"ANZ has been operating in the **Goolwa** community for **(X)** years. We understand that our customers appreciate face to face service and a full range of banking products," said **ANZ Rural Market Manager, Southern and Riverland, Mr Frank Fragnito**.

Last week ANZ was named Banking Institution of the Year at the 2002 *Personal Investor* awards and the closure of the National Australia Bank in (month) gives the **Goolwa** community an opportunity to consider switching its business to ANZ.

ANZ's Access Advantage account offers unlimited transactions for a low \$5 monthly fee and was recognised as the leading Personal Transaction Account at the 2002 *Personal Investor* awards.

ANZ's Money Saver Home Loan was also recognised as the best standard home loan product on the market and **Mr Fragnito** believes the award is further recognition of ANZ's customer-satisfaction driven business strategy.

"Our strong showing in the *Personal Investor* awards demonstrates we have the right mix of excellent products and low fees," said **Mr Fragnito**.

ANZ is committed to providing quality banking services to rural communities reinforced by a moratorium on rural branch closures which has been in place since July 1999.

"ANZ's (list names of key staff at the branch) provide excellent service for customers at the Goolwa branch and will be pleased to talk to customers about their financial needs," said Mr Fragnito.

ANZ Goolwa, located at (INSERT ADDRESS) and open 9.30am to 4.00pm Monday to Thursday and 9.30am to 5.00pm Friday, is managed by (name of branch manager).

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#### AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

Ву

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Secretary

Australia and New Zealand Banking Group Limited

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